American Banker

Top 300 Thrifts in the United States

Rank 6/30/84		Deposits June 30, 1984
1	American Savings & Loan Assn., Stockton, Calif.	$25,241,249,312
2	Home Savings of America, FA, Los Angeles	17,149,240,790
3	Great Western Savings, FS&LA, Beverley Hills	14,773,049,347
4	California Fed.Savings & Loan Assn., Los Angeles	13,004,564,000
5	Philadelphia Saving Fund Society	9,869,193,000
6	Goldome FSB, Buffalo, N.Y.,	9,015,183,000
7	Glendale Federal Savings & Loan Assn., Calif.	7,968,795,012
8	Metropolitan Savings Bank FSB, Brooklyn, N.Y.	6,930,034,000
9	First Nationwide Savings, FS&LA, San Francisco	6,460,536,344
10	World Savings, FS&LA, Oakland, Calif.	6,[illegible]

Top 300 Thrift Institutions in United States

In Order of Deposits June 30, 1984, Compared with June 30, 1983 and Dec. 31, 1983

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Rank 6/30/84		Deposits June 30, 1984	Deposits June 30, 1983	Rank 6/30/83	Gain	Deposits 12/31/83	Rank 12/31/83	Gain	Net Worth 6/30/84	Net Worth to Assets (%)	Charter Type (a)	Insur. Type (b)
1	American Savings & Loan Assn., Stockton, Calif.	25,241,249,312	8,451,509,165	5	+4	18,261,705,000	1		1,007,461,474	3.22	4	2
2	Home Savings of America, FA, Los Angeles	17,149,240,790	13,763,689,000	1		15,566,373,000	2		816,941,209	3.67	4	2
3	Great Western Savings, FS&LA, Beverly Hills	14,773,049,347	12,264,475,000	2		13,541,806,000	3		821,563,483	4.35	4	2
4	California Fed. Savings & Loan Assn., Los Angeles	13,004,564,000	9,744,279,579	3		11,060,311,000	4		825,083,000	5.17	4	2
5	Philadelphia Saving Fund Society	9,869,193,000	9,201,817,000	4		9,987,139,000	5		1,228,011,000	9.86	2	1
6	Goldome FSB, Buffalo, N.Y.	9,015,183,000	7,853,640,000	6		9,834,219,000	6		362,522,000	3.30	1	1
7	Glendale Federal Savings & Loan Assn., Calif.	7,968,795,012	7,196,855,000	7		7,512,400,000	7		612,898,411	5.90	4	2
8	Metropolitan Savings Bank FSB, Brooklyn, New York	6,930,034,000	5,707,524,000	10	+2	7,084,514,000	8		188,890,000	2.45	1	1
9	First Nationwide Savings, FS&LA, San Francisco	6,460,536,344	5,200,000,000	12	+3	5,851,131,205	11	+2	341,374,757	3.81	4	2
10	World Savings, FS&LA, Oakland, Calif.	6,353,565,607	5,568,276,537	11	+1	5,766,660,588	12	+2	295,949,541	3.41	4	2
11	Empire of America FSA, Southfield, Mich.	6,159,295,582	3,826,413,000	20	+9	5,872,539,732	10		260,519,608	3.63	3	2
12	Dime Savings Bank of New York FSB, Brooklyn	6,077,151,000	6,028,320,000	9		6,125,183,000	9		132,161,000	1.96	1	1
13	Home Fed. Savings & Loan Assn. of San Diego, Calif.	5,968,958,000	4,743,654,702	14	+1	5,091,182,359	14	+1	586,289,022	7.56	4	2
14	City Federal Savings & Loan Assn., Elizabeth, N.J.	5,632,955,000	4,572,022,000	17	+3	4,907,952,000	17	+3	285,477,000	4.20	4	2
15	Anchor Savings Bank FSB, Northport, N.Y.	5,497,874,446	2,813,978,564	34	+19	5,187,381,137	13		333,161,090	5.14	1	2
16	Bowery Savings Bank, New York	5,131,130,000	4,725,520,000	15		5,087,682,000	15		45,179,000	0.83	1	1
17	Talman Home Federal Savings & Loan Assn., Chicago	5,108,558,000	5,108,984,907	13		5,068,237,000	16		131,663,000	2.03	3	2
18	Gibraltar Savings, Beverly Hills	5,098,415,782	3,258,182,232	26	+8	3,691,665,052	24	+6	242,080,588	3.13	4	2
19	First Federal of Michigan, Detroit	4,767,582,540	4,005,614,353	18		4,580,366,000	19		233,535,341	2.48	4	2
20	Dollar-Dry Dock Savings Bank, Bronx, New York	4,641,840,466	4,604,740,000	16		4,733,109,000	18		141,822,868	2.73	1	1
21	Coast Savings & Loan Assn., Los Angeles	4,520,097,157	3,836,410,374	19		4,110,635,293	20		157,822,502	2.80	3	2
22	Imperial Savings Assn., San Diego, Calif.	4,319,590,468	3,476,860,399	21		3,940,804,349	22		170,030,241	2.70	4	2
23	Standard Federal Savings & Loan Assn., Troy, Mich.	4,139,847,463	3,342,154,506	24	+1	4,000,353,081	21		141,282,877	2.78	3	2
24	Great American First Savings Bank, San Diego, Calif.	4,000,000,000	3,371,971,905	23		3,558,989,423	26	+2	376,000,000	6.48	2	2
25	Sears Savings Bank, Glendale, Calif.	3,943,977,000	3,259,042,262	25		3,801,545,000	23		223,214,000	4.41	4	2
26	Carteret Savings & Loan Assn., FA, Newark, N.J.	3,875,079,000	3,459,787,000	22		3,569,054,000	25		153,307,000	3.20	4	2
27	People's Bank-Bridgeport, Conn.	3,392,904,622	2,604,567,069	38	+11	3,179,369,868	29	+2	251,176,403	6.32	1	1
28	Columbia Savings & Loan Assn., Beverly Hills	3,367,941,000	1,187,107,000	110	+82	2,366,110,404	45	+17	168,965,000	3.80	4	2
29	Citicorp Savings of Illinois, FS&LA, Chicago	3,345,780,410	3,230,302,684	27		3,285,759,000	27		227,194,938	5.64	4	2
30	Long Island Savings Bank FSB, Queens, New York	3,258,308,000	1,188,726,000	109	+79	3,209,883,000	28		317,511,000	7.71	1	2
31	Howard Savings Bank, Newark, N.J.	3,078,007,000	2,996,141,000	29		3,046,768,000	31		213,703,000	5.81	2	1
32	Community Federal Savings & Loan Assn., St. Louis, Mo.	3,075,493,602	2,835,412,903	32		2,967,094,774	32		123,855,399	3.47	3	2
33	Twin City Federal Savings & Loan Assn., Minneapolis	3,070,737,000	2,665,641,000	37	+4	2,877,283,000	35	+2	132,997,195	2.99	3	2
34	Gibraltar Savings Assn., Houston	3,069,374,421	2,832,820,886	33		2,871,853,430	36	+2	237,623,428	5.80	4	2
35	Northeast Savings, FA, Hartford, Conn.	3,046,655,000	2,783,148,879	35		2,933,531,000	33		210,174,000	5.77	2	2
36	Florida Federal Savings & Loan Assn., St. Petersburg	3,045,688,000	2,458,006,965	41	+5	2,753,224,679	40	+4	290,417,000	6.29	4	2
37	American Savings Bank FSB, New York	3,030,367,772	2,945,865,000	30		2,885,612,000	34		125,896,643	3.48	1	1
38	Washington Mutual Savings Bank, Seattle	3,001,621,000	2,348,770,000	43	+5	2,796,870,000	38		170,353,000	4.77	2	1
39	First Federal Savings & Loan Assn., Rochester, N.Y.	2,925,264,000	2,693,893,777	36		2,769,783,138	39		42,564,000	1.00	3	2
40	Emigrant Savings Bank, New York	2,892,640,609	2,839,436,727	31		2,864,756,769	37		42,399,220	1.37	1	1
41	AmeriFirst Federal Savings & Loan Assn., Miami	2,776,638,931	3,090,556,053	28		3,114,138,560	30		178,692,064	4.64	3	2
42	United Savings Assn., Houston	2,701,226,000	2,569,013,000	39		2,613,259,647	41		158,531,000	4.67	4	2
43	Manhattan Savings Bank, New York	2,547,272,426	2,436,578,539	42		2,518,073,488	43		176,553,338	6.37	1	1
44	Western Savings & Loan Assn., Phoenix, Ariz.	2,534,051,156	2,037,741,771	52	+8	2,279,680,997	47	+3	92,048,224	2.30	4	2
45	First Federal Savings & Loan Assn., Phoenix, Ariz.	2,438,520,433	1,910,468,000	57	+12	2,005,268,000	56	+11	157,283,358	4.54	4	2
46	Rochester Community Savings Bank, N.Y.	2,420,205,000	2,273,852,000	46		2,333,648,000	46		54,935,000	1.94	1	1
47	Midland/Western Fed. Savings & Loan Assn, Denver	2,413,636,260	1,544,818,861	80	+33	1,558,949,541	77	+30	167,422,451	5.47	3	2
48	American Savings & Loan Assn. of Florida, Miami	2,402,520,466	2,296,551,908	45		2,529,184,000	42		158,034,803	3.67	4	2
49	First Texas Savings Assn., Dallas	2,393,196,411	1,854,406,138	58	+9	2,030,096,318	55	+6	219,657,871	6.42	4	2
50	Farm & Home Savings Assn., Nevada, Mo.	2,340,402,189	2,322,191,470	44		2,403,095,734	44		165,390,656	6.15	4	2
51	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,322,705,000	2,107,104,195	49		2,194,134,929	48		130,257,000	3.53	3	2
52	Santa Barbara Savings & Loan Assn., Calif.	2,285,015,000	1,600,495,000	76	+24	1,823,905,000	63	+11	59,855,000	2.03	4	2
53	Perpetual American Bank, FSB, McLean, Va.	2,248,244,953	1,570,018,254	77	+24	1,979,912,411	57	+4	128,779,747	3.74	1	2
54	University Savings Assn., Houston	2,208,559,455	2,066,908,743	50		2,140,026,103	50		127,078,211	4.15	4	2
55	Homestead Savings, FS&LA, San Francisco	2,183,721,487	445,470,000	343	+288	761,238,000	201	+146	74,474,508	2.89	4	2
56	Williamsburgh Savings Bank, Brooklyn, New York	2,170,266,318	2,053,126,258	51		2,091,277,623	52		31,861,222	1.39	1	1
57	Seamen's Bank for Savings FSB, New York	2,165,311,000	1,738,123,000	63	+6	1,829,287,000	62	+5	46,697,000	1.84	1	1
58	Coral Gables Federal Savings & Loan Assn., Fla.	2,154,771,600	2,119,115,437	48		2,159,699,874	49		87,801,611	3.55	3	2
59	Citicorp Savings, FS&LA, San Francisco	2,142,505,348	2,248,291,000	47		2,093,438,025	51		272,014,633	8.12	4	2
60	Atlantic Financial Federal, Bala Cynwyd, Pa.	2,126,587,000	1,913,474,000	56		2,035,608,000	54		114,605,000	4.20	4	2
61	Georgia Federal Bank, FSB, Atlanta	2,039,986,151	1,985,498,388	53		2,083,793,991	53		147,757,411	6.51	2	2
62	Transohio Savings Bank, FSB, Cleveland	2,035,268,694	1,728,060,747	64	+2	1,968,723,000	59		75,065,116	2.98	2	2
63	Dade Savings & Loan Assn., Miami	2,015,422,000	1,949,520,000	54		1,970,378,000	58		122,029,000	4.14	4	2
64	Society for Savings, Hartford, Conn.	1,945,295,000	1,770,776,000	60		1,897,021,000	60		130,866,000	5.58	2	1
65	Lincoln Savings Bank FSB, Brooklyn, New York	1,941,392,115	1,727,620,467	65		1,749,146,091	67	+2	25,541,897	1.12	1	1
66	East River Savings Bank, New York	1,896,480,679	1,688,081,801	66		1,736,551,264	69	+3	47,015,157	2.35	1	1
67	Green Point Savings Bank, Brooklyn, New York	1,876,525,468	1,515,792,730	82	+15	1,772,546,575	66		132,153,973	6.45	1	1
68	Greater New York Savings Bank, New York	1,868,485,965	1,802,790,081	59		1,848,212,963	61		38,412,439	1.85	1	1
69	Valley Federal S & L Assn., Van Nuys, Calif.	1,853,271,000	1,625,927,000	72	+3	1,787,267,000	65		79,993,000	3.30	4	2
70	First Federal Savings & Loan Assn., Pittsburgh	1,781,100,000	1,146,152,000	119	+49	1,528,507,286	81	+11	63,826,000	2.98	3	2
71	Fidelity Federal S & L Assn., Glendale, Calif.	1,751,372,000	1,425,964,199	88	+17	1,540,572,708	80	+9	86,292,000	3.40	4	2
72	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,748,856,676	1,604,528,082	75	+3	1,688,762,806	70		148,418,602	7.29	3	2
73	St. Paul Federal Bank for Savings, Chicago	1,747,243,978	1,649,249,371	69		1,673,667,154	71		34,655,466	1.55	1	2
74	American Savings & Loan Assn., Salt Lake City, Utah	1,746,837,000	1,651,782,000	68		1,651,445,000	73		97,619,000	4.04	4	2
75	Beverly Hills Savings & Loan Assn.	1,745,707,000	989,190,428	145	+70	1,487,956,000	85	+10	N.A.	.....	4	2
76	Freedom Savings & Loan Assn., Tampa, Fla.	1,744,231,000	1,326,692,304	96	+20	1,457,824,847	88	+12	49,512,000	2.22	4	2
77	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,743,377,682	1,196,334,730	108	+31	1,328,747,735	97	+20	63,629,124	3.47	3	2
78	Hudson City Savings Bank, Jersey City, N.J.	1,737,548,216	1,738,970,963	62		1,745,981,336	68		129,288,448	6.50	1	1
79	Columbia Savings, FS&LA, Denver	1,727,012,348	1,218,243,028	104	+25	1,302,946,380	99	+20	62,210,458	2.87	4	2
80	Central Savings & Loan Assn., San Diego, Calif.	1,724,955,000	1,621,642,000	74		1,819,519,000	64		891,000	0.04	3	2
81	Guarantee Savings, FS&LA, Fresno, Calif.	1,711,315,202	1,383,750,924	91	+10	1,470,768,047	87	+6	71,869,712	3.05	4	2
82	Citicorp Savings of Florida, FS&LA, Miami	1,702,925,141	1,470,601,000	86	+4	1,449,342,000	89	+7	115,876,422	5.57	4	2
83	Albany Savings Bank FSB, N.Y.	1,653,739,692	1,623,987,243	73		1,634,584,762	74		59,545,619	3.37	1	1
84	Pacific First Federal Savings Bank, Tacoma, Wash.	1,650,281,375	1,635,090,183	71		1,660,206,753	72		191,162,172	7.68	2	2
85	Astoria Federal Savings & Loan Assn., Queens, New York	1,643,159,420	1,484,166,369	85		1,471,214,791	86	+1	115,874,547	5.60	3	2
86	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,641,429,000	1,417,196,000	89	+3	1,557,382,114	78		N.A.	.....	4	2
87	Fulton Federal Savings & Loan Assn., Atlanta	1,594,731,000	1,658,791,524	67		1,626,268,003	75		30,234,000	1.67	3	2
88	Bell Federal Savings & Loan Assn., Chicago	1,566,612,818	1,529,061,495	81		1,556,961,533	79		77,971,431	4.58	3	2
89	Dallas Federal Savings & Loan Assn.	1,544,456,000	1,414,298,443	90	+1	1,490,000,000	84		N.A.	.....	4	2
90	Broadview Savings & Loan Co., Cleveland	1,539,630,000	1,565,353,582	78		1,448,209,068	90		66,660,000	3.16	4	2
91	Beneficial Savings Bank, Philadelphia	1,510,263,700	1,561,626,462	79		1,569,032,000	76		36,413,100	2.24	1	1
92	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,498,813,000	1,370,536,987	92		1,406,763,257	92		74,560,000	3.69	4	2
93	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,498,291,000	1,487,078,824	83		1,513,512,000	82		37,581,000	2.18	3	2
94	Apple Bank For Savings, New York	1,453,998,000	1,468,675,776	87		1,408,617,000	91		88,195,000	5.64	1	1
95	Decatur Federal Savings & Loan Assn., Ga.	1,447,081,299	1,369,004,785	93		1,405,000,140	93		42,894,107	2.81	3	2
96	Far West Savings & Loan Assn., Newport Beach, Calif.	1,438,893,265	914,568,000	159	+63	1,179,000,000	117	+21	58,738,868	3.49	4	2
97	Hill Financial Savings Assn., Red Hill, Pa.	1,433,057,853	635,026,018	235	+138	1,313,998,978	98	+1	57,650,749	2.87	3	2
98	Far West Federal Bank, Portland, Ore.	1,429,643,695	1,486,623,377	84		1,508,787,399	83		45,423,858	2.13	3	2
99	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,414,806,307	1,150,125,000	117	+18	1,297,508,000	100	+1	64,550,300	3.47	4	2
100	Midwest Federal Savings & Loan Assn., Minneapolis	1,410,968,670	1,361,157,221	94		1,398,384,555	94		73,713,859	3.89	3	2

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured.

Top 300 Thrift Institutions in United States

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101	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,409,951,670	1,335,192,412	95		1,387,224,000	95		57,236,516	3.39	4	2
102	Ohio Savings Assn., Cleveland	1,376,830,952	1,319,470,414	97		1,353,077,172	96		64,964,095	4.10	4	2
103	Chase Federal Savings & Loan Assn., Miami	1,369,144,007	1,209,781,144	107	+4	1,278,524,643	107	+4	N.A.	.....	3	2
104	Citizens Federal Savings & Loan Assn., Miami	1,354,846,217	1,051,059,376	135	+ 31	1,191,470,786	115	+ 11	52,163,437	3.00	4	2
105	San Antonio Savings Assn., Tex.	1,320,881,768	1,138,389,526	121	+ 16	1,208,666,805	112	+7	83,001,689	4.84	3	2
106	Dollar Savings Bank, Pittsburgh	1,315,803,910	1,316,211,000	98		1,291,548,000	103		87,285,186	5.33	1	1
107	Gem Savings Assn., Dayton, Ohio	1,300,000,000	1,241,052,435	103		1,290,817,000	104		31,600,000	1.97	3	2
108	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,296,992,371	1,294,158,000	100		1,294,011,000	101		50,651,848	2.11	3	2
109	First Federal Savings & Loan Assn., Minneapolis	1,296,937,163	1,213,101,239	105		1,269,927,966	108		78,891,373	4.77	3	2
110	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,293,592,431	1,247,115,957	102		1,284,609,841	105		68,898,826	4.35	4	2
111	Security Savings & Loan Assn., Milwaukee, Wis.	1,278,685,925	1,303,735,941	99		1,293,767,000	102		111,387,574	7.62	3	2
112	First Federal Savings of Arkansas, FA, Little Rock	1,271,016,000	1,164,284,962	114	+2	1,239,846,000	109		53,870,000	3.39	3	2
113	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,263,827,000	1,155,218,600	115	+2	1,217,099,349	111		66,235,000	4.72	4	2
114	Lyons Savings & Loan Assn., Stickney, Ill.	1,253,474,000	497,480,000	307	+193	967,646,000	157	+ 43	N.A.	.....	3	2
115	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,251,582,551	1,173,112,079	112		1,221,061,114	110		51,174,743	3.56	3	2
116	Honolulu Federal Savings & Loan Assn., Hawaii	1,249,648,163	1,148,985,549	118	+2	1,167,515,573	120	+4	46,294,974	2.71	3	2
117	Lamar Savings Assn., Austin, Tex.	1,248,668,000	387,166,507	...		1,151,210,861	123	+6	N.A.	.....	3	2
118	Bell Savings & Loan Assn., San Mateo, Calif.	1,240,638,094	600,497,000	252	+134	883,276,000	169	+ 51	60,177,986	2.89	4	2
119	Savings Bank of Baltimore	1,235,334,000	1,115,721,000	125	+6	1,185,530,000	116		101,446,000	7.14	1	1
120	Southern California Savings, FS&LA, Beverly Hills	1,224,961,000	864,321,000	163	+ 43	1,028,917,000	145	+ 25	N.A.	.....	4	2
121	Germantown Savings Bank, Bala Cynwyd, Pa.	1,222,470,000	1,280,113,562	101		1,279,565,961	106		33,327,000	2.54	1	1
122	Horizon Financial, FA, Southampton, Pa.	1,216,666,000	1,210,618,000	106		1,206,663,930	113		38,314,000	2.53	3	2
123	Baltimore Federal Financial, FSA	1,213,476,243	1,097,997,415	128	+5	1,140,734,150	124	+1	47,000,000	3.14	3	2
124	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.	1,206,884,096	1,080,809,435	132	+8	1,115,469,157	131	+7	58,326,648	3.51	3	2
125	Cardinal Federal Savings Bank, Cleveland	1,201,292,000	1,090,453,000	131	+6	1,122,232,211	128	+3	37,208,000	2.80	1	2
126	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,199,675,134	965,202,000	150	+ 24	1,073,681,483	138	+ 12	65,262,737	4.53	4	2
127	First Federal Savings & Loan Assn., Greenville, S.C.	1,195,336,912	1,019,415,341	139	+ 12	1,088,533,478	136	+9	48,333,056	3.18	4	2
128	Benjamin Franklin Savings Assn., Houston	1,187,267,026	519,463,558	294	+166	738,380,282	210	+ 82	33,911,789	2.62	4	2
129	San Francisco Federal Savings & Loan Assn.	1,182,678,717	1,142,199,389	120		1,178,852,000	118		41,705,189	2.44	3	2
130	Home Federal Bank of Florida FSB, St. Petersburg	1,178,303,000	1,153,153,707	116		1,206,493,994	114		87,904,000	6.45	2	2
131	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,177,564,000	1,040,118,000	136	+5	1,109,630,000	133	+2	N.A.	.....	4	2
132	Empire Savings Building & Loan Assn., Denver	1,166,396,029	1,171,193,457	113		1,158,705,244	122		75,132,457	4.59	4	2
133	Bloomington Federal Savings & Loan Assn., Ill.	1,160,429,850	1,094,870,984	129		1,120,898,006	129		N.A.	.....	3	2
134	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,151,795,735	1,179,270,187	111		1,079,523,000	137	+3	65,659,279	4.36	3	2
135	Mutual Bank FSB, Boston	1,151,551,395	1,108,194,000	127		1,135,722,000	126		69,976,054	5.49	1	1
136	Onbank, Syracuse, N.Y.	1,149,747,315	1,002,606,882	143	+7	1,139,988,885	125		48,116,981	3.97	1	1
137	Syracuse Savings Bank, N.Y.	1,143,132,596	964,263,087	151	+ 14	1,110,190,483	132		43,454,905	3.55	1	1
138	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,134,306,400	1,131,576,712	122		1,177,739,976	119		28,553,000	2.40	3	2
139	Provident Savings Bank, Jersey City, N.J.	1,134,297,000	1,120,768,019	123		1,125,931,000	127		64,240,000	5.27	1	1
140	Lincoln American Savings & Loan Assn., Irvine, Calif.	1,133,850,967	727,204,979	200	+ 60	803,280,207	190	+ 50	61,049,608	4.10	4	2
141	Minnesota Federal Savings & Loan Assn., St. Paul	1,132,973,900	1,061,384,420	133		1,091,101,817	135		55,026,311	4.46	3	2
142	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,132,397,019	1,092,422,668	130		1,115,997,729	130		36,267,216	3.00	1	1
143	Sunrise Savings & Loan Assn., Boynton Beach, Fla.	1,132,174,000	.....	...		737,737,000	211	+ 68	N.A.	.....	4	2
144	East New York Savings Bank, Brooklyn, New York	1,124,760,100	1,112,932,184	126		1,162,214,471	121		58,948,708	4.75	1	1
145	Third Federal Savings & Loan Assn., Cleveland	1,104,070,766	961,210,201	152	+7	1,019,352,458	146	+1	82,711,953	6.70	3	2
146	Hollywood Federal Savings & Loan Assn., Fla.	1,102,210,516	1,056,957,254	134		1,052,366,393	141		37,775,831	2.95	3	2
147	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,096,081,306	1,116,519,418	124		1,095,333,239	134		145,212,372	11.37	1	1
148	First South Federal Savings & Loan Assn., Pine Bluff, Ark	1,092,939,000	776,507,665	188	+ 40	922,857,631	161	+ 13	N.A.	.....	3	2
149	Independence Savings Bank, Brooklyn, New York	1,078,440,808	1,013,340,891	140		1,059,684,246	140		47,382,912	4.12	1	1
150	Loyola Federal Savings & Loan Assn., Baltimore	1,077,825,396	1,010,757,867	141		1,040,077,760	144		65,966,550	4.74	3	2
151	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	1,065,454,904	1,002,517,265	144		1,009,145,715	148		46,551,577	3.97	4	2
152	Boston Five Cents Savings Bank FSB	1,063,070,699	1,032,776,514	137		1,048,129,637	143		115,047,725	8.49	2	1
153	Texas Federal Savings & Loan Assn., Dallas	1,049,895,287	884,262,943	161	+8	968,315,451	156	+3	53,244,708	3.26	4	2
154	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,046,818,420	1,029,610,000	138		1,063,844,248	139		33,527,435	2.50	3	2
155	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,042,674,276	1,007,096,430	142		1,050,228,201	142		28,871,426	2.48	3	2
156	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,039,440,976	958,095,557	153		993,676,985	150		19,395,909	1.72	3	2
157	Roosevelt Federal Savings & Loan Assn., Chesterfield, Mo.	1,036,240,436	834,195,544	168	+ 11	989,939,324	151		30,609,400	2.81	3	2
158	Pathway Financial, FA, Chicago	1,014,709,860	966,153,293	149		988,689,778	152		41,718,157	3.39	3	2
159	Landmark Savings Assn., Pittsburgh	1,013,053,450	967,282,000	148		993,829,000	149		49,643,087	3.98	4	2
160	Neworld Bank for Savings, Boston	995,220,000	971,944,000	147		985,631,019	153		108,379,000	8.87	2	1
161	Sacramento Savings & Loan Assn., Calif.	989,814,901	817,956,250	174	+ 13	917,052,122	163	+2	47,904,792	3.60	4	2
162	Albuquerque Federal Savings & Loan Assn., N.M.	973,746,054	704,235,088	210	+ 48	751,556,488	204	+ 42	58,021,752	4.22	4	2
163	First Federal Savings & Loan Assn., Lincoln, Neb.	970,344,000	893,369,962	160		939,057,837	159		N.A.	.....	3	2
164	Cragin Federal Savings & Loan Assn., Chicago	965,906,199	809,925,065	178	+ 14	902,121,456	166	+2	44,101,854	3.47	3	2
165	Coast Federal Savings & Loan Assn., Sarasota, Fla.	965,827,000	957,284,151	154		976,748,306	155		70,425,000	6.24	4	2
166	First Federal Savings & Loan Assn., Toledo, Ohio	964,971,347	853,462,293	165		908,842,746	165		45,493,868	4.40	3	2
167	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	963,512,000	915,167,000	158		944,035,000	158		N.A.	.....	3	2
168	Investors Savings & Loan Assn., Millburn, N.J.	957,256,241	615,000,000	241	+ 73	732,605,276	213	+ 45	35,872,238	2.30	3	2
169	Guardian Savings & Loan Assn., Dallas	948,903,000	732,570,000	199	+ 30	703,958,000	226	+ 57	N.A.	.....	3	2
170	St. Louis Federal Savings & Loan Assn., Clayton	945,281,754	764,710,314	194	+ 24	864,094,391	171	+1	19,473,240	1.94	3	2
171	First City Federal S & L Assn., Bradenton, Fla.	943,361,768	819,826,480	172	+1	890,635,513	167		44,636,086	3.92	4	2
172	Gill Savings Assn., Hondo, Tex.	934,997,243	776,001,809	189	+ 17	838,645,000	178	+6	34,638,101	2.93	4	2
173	First Federal Bank of Connecticut, New Haven	926,697,168	734,407,652	198	+ 25	757,001,834	202	+ 29	34,616,387	3.53	1	2
174	First Savings Association of Wisconsin, Milwaukee	923,343,000	949,020,208	155		981,758,000	154		28,550,000	2.36	4	2
175	Flagler Federal Savings & Loan Assn., Miami	921,688,000	837,521,669	167		919,567,000	162		N.A.	.....	3	2
176	Ridgewood Savings Bank, Queens, New York	920,957,581	930,599,792	156		928,156,288	160		67,322,112	6.68	1	1
177	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	920,746,000	813,051,189	177		910,658,000	164		40,314,000	3.28	4	2
178	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	920,623,000	916,603,011	157		883,972,000	168		N.A.	.....	3	2
179	Pima Savings & Loan Assn., Tucson, Ariz.	918,219,592	642,703,856	231	+ 52	789,635,152	194	+ 15	51,889,714	4.08	4	2
180	New Haven Savings Bank, Conn.	916,242,652	853,913,263	164		860,232,289	173		72,456,221	6.97	1	1
181	Great American Federal S & L Assn., Oak Park, Ill.	904,319,897	714,118,861	204	+ 23	769,910,565	198	+ 17	31,596,052	2.86	3	2
182	American Charter Federal S & L Assn., Lincoln, Neb.	904,061,000	808,332,840	180		836,421,475	179		32,329,000	2.63	3	2
183	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.	900,111,518	813,299,298	176		858,622,000	174		60,625,401	4.45	4	2
184	Connecticut Savings Bank, New Haven	897,841,000	837,628,000	166		863,075,317	172		58,545,336	5.93	1	1
185	Citizens Savings Bank, Providence, R.I.	895,339,059	806,131,713	181		847,955,766	176		90,270,465	9.01	1	1
186	Horizon Federal Savings Bank, Wilmette, Ill.	886,970,005	768,060,000	192	+6	826,269,000	184		10,845,346	1.02	1	2
187	Hamburg Savings Bank, Brooklyn, New York	884,791,166	877,991,516	162		882,553,814	170		49,909,977	4.91	1	1
188	Detroit & Northern Savings, FA, Hancock, Mich	883,685,894	818,160,000	173		835,367,000	181		52,764,667	4.49	3	2
189	The First, F.A., Orlando, Fla.	879,888,523	820,409,495	171		854,741,001	175		28,660,988	2.74	3	2
190	Pomona First Fed. Savings & Loan Assn., Calif.	862,433,000	779,263,758	187		818,510,254	188		N.A.	.....	3	2
191	Diamond Savings & Loan Co., Findlay, Ohio	857,773,039	803,429,143	184		832,443,846	183		38,609,979	3.82	4	2
192	Roosevelt Savings Bank, Brooklyn, New York	848,650,412	805,466,000	183		833,343,000	182		25,380,345	2.59	1	1
193	Banking Center, Waterbury, Conn.	839,395,000	705,795,686	208	+ 15	823,590,113	185		69,722,000	6.92	1	1
194	Provident Institution for Savings, Boston	836,364,000	820,841,000	170		815,933,000	189		88,764,000	7.68	2	1
195	Nevada Savings & Loan Assn., Las Vegas	830,895,000	737,391,000	196	+1	788,942,000	195		65,021,000	5.29	4	2
196	Continental Federal Savings & Loan Assn., Cleveland	820,995,000	808,947,000	179		819,411,321	187		N.A.	.....	3	2
197	Maine Savings Bank, Portland	820,386,636	666,907,670	225	+ 28	722,139,026	216	+ 19	98,097,969	10.45	2	1
198	State Savings Bank, Columbus, Ohio	817,996,530	693,300,000	216	+ 18	720,221,087	218	+ 20	53,949,663	4.78	4	2
199	First Federal Savings & Loan Assn., Jacksonville, Fla.	816,870,640	833,635,477	169		835,549,645	180		13,742,452	1.38	3	2
200	Commonwealth Federal S & L Assn., Norristown, Pa.	815,641,602	771,692,295	191		797,333,961	191		42,160,375	4.42	3	2

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured.

Top 300 Thrift Institutions in United States

In Order of Deposits June 30, 1984, Compared with June 30, 1983 and Dec. 31, 1983

Compiled by American Banker Copyright 1984

Rank 6/30/84		Deposits June 30, 1984	Deposits June 30, 1983	Rank 6/30/83	Gain	Deposits 12/31/83	Rank 12/31/83	Gain	Net Worth 6/30/84	Net Worth to Assets (%)	Charter Type (a)	Insur Type (b)
201	Columbia First Federal S & L Assn., Washington, D.C.	814,570,697	763,809,527	195		785,173,543	196		36,373,748	3.40	3	2
202	Morris County Savings Bank, Morristown, N.J.	814,138,000	781,894,523	186		794,428,064	192		30,116,000	3.52	2	1
203	Eagle Savings Assn., Cincinnati	813,804,024	794,806,141	185		819,523,204	186		29,081,900	3.01	4	2
204	Pelican Homestead & Savings Assn., Metairie, La.	806,108,309	637,719,000	233	- 29	738,906,426	209	- 5	23,339,209	2.72	3	2
205	American Fed. S & L Assn of Central Iowa, Des Moines	804,117,184	805,830,061	182		791,919,513	193		34,647,717	3.33	3	2
206	Columbia Savings & Loan Assn., Fair Lawn, N.J.	801,747,664	767,031,890	193		783,447,172	197		26,613,882	2.85	3	2
207	Wilmington Savings Fund Society FSB, Del.	801,729,000	814,154,000	175		839,950,000	177		N.A.	.....	1	1
208	Naples Federal Savings & Loan Assn., Fla.	791,334,000	699,012,000	211	- 3	745,142,000	207		56,160,000	5.39	4	2
209	Union Fed. Savings & Loan Assn., Los Angeles	785,573,900	558,421,844	273	- 64	617,879,154	261	- 52	42,342,481	3.92	3	2
210	Provident Bank of Maryland, Baltimore	783,929,098	713,021,785	205		722,137,970	217	- 7	78,357,063	8.99	1	1
211	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	771,753,767	692,730,658	217	- 6	740,905,800	208		47,869,856	5.51	3	2
212	Collective Federal S & L Assn., Egg Harbor City, N.J.	768,870,000	605,386,273	246	- 34	707,312,719	224	- 12	31,188,000	3.44	4	2
213	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	768,693,530	680,622,984	222	- 9	689,928,199	229	- 16	35,600,000	4.01	4	2
214	First Federal Savings Bank, Santurce, P.R.	767,398,000	706,080,820	207		725,769,729	214		90,585,000	7.98	1	2
215	Great Financial Federal S & L Assn., Louisville, Ky.	765,396,634	721,354,749	202		755,289,770	203		63,144,328	6.27	3	2
216	Dominion Federal Savings & Loan Assn., McLean, Va.	761,268,907	432,902,000	361	+145	618,375,051	260	+ 44	27,533,144	2.78	4	2
217	National Permanent Bank, FSB, Washington, D.C.	759,752,130	726,483,450	201		761,848,352	200		17,637,769	1.55	1	1
218	San Jacinto Savings Assn., Houston	756,560,192	363,639,000	...		552,565,000	298	+ 80	47,849,579	4.10	4	2
219	State Savings & Loan Assn., Lubbock, Tex.	748,547,000	.....	...		658,719,000	245	+ 26	N.A.	.....	3	2
220	Home Federal Savings & Loan Assn., Tucson, Ariz.	746,013,000	641,073,879	232	+ 12	664,497,000	242	+ 22	N.A.	.....	4	2
221	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	745,256,000	719,622,188	203		746,443,941	206		N.A.	.....	3	2
222	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	744,366,000	634,540,000	236	+ 14	683,760,000	231	- 9	N.A.	.....	3	2
223	American Savings Assn., Springfield, Ill.	742,201,761	983,044,000	146		1,015,958,000	147		15,687,673	1.51	3	2
224	Commonwealth Savings Assn., Houston	739,504,000	.....	...		.....	...		N.A.	.....	3	2
225	Anchor Savings & Loan Assn., Madison, Wis.	738,193,072	698,031,883	213		719,634,000	220		28,197,659	3.08	3	2
226	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	737,312,538	635,260,797	234	- 8	748,350,878	205		13,921,541	1.43	4	2
227	Eastern Savings Bank, Scarsdale, N.Y.	730,972,776	712,926,866	206		703,734,869	227		18,714,770	2.45	1	1
228	Great Southern Federal Savings Bank, Savannah, Ga.	730,017,314	686,619,931	220		720,170,516	219		N.A.	.....	2	1
229	Security Savings & Loan Assn., Phoenix, Ariz.	725,639,564	474,853,854	328	+ 99	553,295,709	294	+ 65	29,333,306	3.56	4	2
230	Queens County Savings Bank, Queens, New York	724,726,582	705,751,626	209		714,863,577	221		41,315,379	5.31	1	1
231	Fidelity Federal Savings & Loan Assn., Nashville, Tenn	723,897,590	687,528,335	219		713,424,402	222		28,224,955	3.52	3	2
232	Columbia Federal Savings Bank, Queens, New York	723,080,207	696,581,557	214		708,345,829	223		32,058,198	3.47	1	2
233	Roslyn Savings Bank, N.Y.	722,803,035	688,937,415	218		723,168,317	215		58,382,996	7.24	1	1
234	Mid America Federal Savings & Loan Assn., Cicero, Ill.	720,617,298	619,000,000	239	- 5	658,818,393	244	- 10	16,657,594	1.93	3	2
235	Century FS & LA of Long Island, Cedarhurst, N.Y.	720,298,486	736,504,353	197		734,236,000	212		N.A.	.....	3	2
236	Dixie Savings & Loan Assn., New Orleans, La.	715,559,000	587,834,612	259	+ 23	602,286,000	270	+ 34	89,498,000	9.28	4	2
237	American Federal Bank FSB, Greenville, S.C.	710,969,486	603,595,919	248	+ 11	676,139,006	233		14,886,993	1.59	1	2
238	Security Federal Savings & Loan Assn., Columbia, S.C.	708,640,569	673,746,849	224		687,082,231	230		16,100,932	2.12	3	2
239	United Savings of America, FS&LA, Chicago	708,459,000	522,599,307	293	+ 54	652,342,699	246	- 7	N.A.	.....	3	2
240	First American Federal Savings & Loan Assn., Greensboro.	705,597,922	652,633,105	226		672,435,583	235		12,244,313	1.45	3	2
241	First Federal Savings Bank, Cleveland	702,676,623	596,710,934	256	+ 15	642,402,957	248	- 7	37,557,516	4.46	1	2
242	First Federal Savings Bank & Trust, Pontiac, Mich.	694,587,093	626,121,218	238		666,987,475	240		31,153,737	3.03	1	2
243	Franklin Savings Assn., Ottawa, Kan.	693,355,000	.....	...		507,752,000	322	+ 79	N.A.	.....	3	2
244	First Home Federal Savings & Loan Assn., Greensboro, N.C.	691,377,000	558,163,143	275	+ 31	668,942,787	239		32,477,000	3.54	3	2
245	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	691,063,160	542,657,053	286	+ 41	594,286,111	276	+ 31	18,255,206	2.27	3	2
246	Continental Federal Savings & Loan Assn., Fairfax, Va.	690,425,078	685,964,596	221		691,580,781	228		26,970,388	3.08	3	2
247	Capital Savings Bank FA, Olympia, Wash.	689,038,000	680,382,634	228		673,944,855	234		N.A.	.....	1	2
248	City Savings & Loan Assn., San Angelo, Tex.	688,385,000	678,184,000	223		705,754,000	225		N.A.	.....	4	2
249	Home & City Savings Bank, Albany, N.Y.	687,331,536	693,884,448	215		682,286,000	232		19,719,188	2.75	1	1
250	Unifirst Federal Savings & Loan Assn., Jackson, Miss.	681,898,019	647,943,000	229		671,754,254	236		17,910,292	2.13	3	2
251	Mechanics & Farmers Savings Bank FSB, Bridgeport, Conn.	671,896,024	607,660,264	245		671,456,835	237		38,997,944	4.86	1	1
252	First Federal Savings & Loan Assn., Canton, Ohio	665,028,179	604,707,061	247		634,501,294	251		27,048,148	3.70	3	2
253	Citizens Savings Bank, Canton, Ohio	664,626,071	698,380,384	212		665,393,345	241		43,069,689	5.49	4	2
254	Home Savings Association of Florida, Hollywood	664,075,707	570,192,000	266	+ 12	669,782,675	238		50,461,363	5.98	3	2
255	Washington Federal Savings & Loan Assn., Seattle	662,350,000	597,835,000	254		625,648,325	255		105,551,000	11.61	4	2
256	City Federal Savings & Loan Assn., Birmingham, Ala.	660,861,321	601,968,718	251		636,708,158	249		16,727,263	2.14	3	2
257	Home Federal Savings Bank of Tennessee, Knoxville	659,268,505	600,492,696	253		628,908,499	254		36,336,782	4.99	1	2
258	Richmond Hill Savings Bank, Queens, New York	656,873,220	644,633,682	230		647,118,708	247		28,744,165	4.06	1	1
259	Monroe Savings Bank FSB, Rochester, N.Y.	655,703,093	652,196,316	227		661,243,041	243		17,512,294	2.49	1	1
260	South Boston Savings Bank, Boston	655,225,000	558,228,000	274	+ 14	610,952,000	265	- 5	73,124,000	9.84	2	3
261	United Postal Savings Assn., St. Louis, Mo.	651,323,231	498,952,027	306	+ 45	589,890,780	277	+ 16	40,594,614	4.77	3	2
262	Standard Federal Savings & Loan Assn., Chicago	650,015,099	571,145,388	265	+ 3	608,885,000	267	+ 5	32,175,374	4.53	3	2
263	Home Savings & Loan Co., Youngstown, Ohio	649,769,542	615,334,890	240		636,469,645	250		33,516,349	4.47	3	2
264	First Savings Bank of Florida FSB, Tarpon Springs	649,455,513	552,540,578	279	+ 15	N.A.	...		61,404,055	8.34	2	2
265	Queen City Savings & Loan Assn., Plainfield, N.J.	649,317,006	547,081,000	283	+ 18	600,437,125	273	+ 8	14,167,033	1.85	3	2
266	Springfield Institution for Savings, Mass.	649,162,000	613,139,000	243		625,256,000	257		69,668,000	9.29	1	1
267	Metropolitan Federal S & L Assn., Nashville, Tenn.	648,150,623	602,911,513	250		625,393,482	256		40,970,998	4.88	3	2
268	Ensign Bank FSB, Hialeah, Fla.	647,573,992	.....	...		632,976,952	252		48,715,297	5.92	2	1
269	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	645,048,298	523,783,286	292	+ 23	587,801,307	278	+ 9	37,987,590	4.75	3	2
270	Binghamton Savings Bank, N.Y.	644,855,407	628,150,077	237		631,737,796	253		30,418,009	4.34	1	1
271	Equitable Federal Savings & Loan Assn., Lancaster, Ohio	642,255,052	495,372,000	310	+ 39	619,331,000	258		6,478,153	0.89	3	2
272	Frontier Fed. Savings & Loan Assn., Ponca City, Okla.	641,483,000	553,021,000	278	+ 6	597,137,000	275	+ 3	N.A.	.....	3	2
273	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	640,000,000	482,931,000	321	+ 48	526,566,000	309	+ 36	25,000,000	3.57	3	2
274	Mid Kansas Federal Savings & Loan Assn., Wichita	632,154,247	585,394,000	260		615,286,640	263		19,116,314	2.59	3	2
275	First Federal S & L Assn., West Palm Beach, Fla.	631,004,591	562,945,799	270		606,176,958	268		44,618,351	5.67	3	2
276	First Federal Savings Bank of California, Santa Monica	626,431,000	460,242,370	336	+ 60	502,692,000	324	+ 48	57,563,000	5.95	2	2
277	Security Savings & Loan Assn., Vineland, N.J.	624,803,238	542,116,767	287	+ 10	565,385,396	289	+ 12	20,221,873	2.57	3	2
278	Skokie Federal Savings & Loan Assn., Ill.	624,345,965	555,491,009	276		585,994,579	282	+ 4	13,654,904	1.87	4	2
279	Staten Island Savings Bank, New York	622,921,411	545,594,871	285	+ 6	598,426,288	274		42,427,349	6.31	1	1
280	First Western Savings Assn., Las Vegas, Nev.	622,699,000	566,203,000	268		579,808,000	285	+ 5	36,389,000	4.92	4	2
281	United Federal Savings Bank of Iowa, Des Moines	622,649,465	581,072,524	264		600,509,706	272		14,735,585	1.85	1	2
282	Old Colony Co-operative Bank, Providence, R.I.	621,601,754	594,460,012	257		610,916,320	266		26,349,518	3.16	3	2
283	First Financial Bank, FSB, New Orleans, La.	621,349,000	561,580,843	271		615,839,614	262		9,170,000	1.13	1	1
284	American Savings Bank, New Britain, Conn.	620,472,865	564,689,890	269		586,577,801	279		52,089,554	7.55	1	1
285	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y.	618,029,929	581,780,266	261		586,197,926	281		3,453,243	0.53	3	2
286	Washington Federal S & L Assn., Washington, D.C.	616,302,614	528,735,587	291	+ 5	618,398,114	259		23,869,768	3.38	3	2
287	Alamo Savings Assn., San Antonio, Tex.	612,901,702	492,791,000	313	+ 26	542,136,552	303	+ 16	17,670,383	2.29	4	2
288	First Federal Savings & Loan Assn., Lake Worth, Fla.	610,908,000	596,747,486	255		601,237,739	271		22,709,000	2.93	3	2
289	Jersey Shore Savings & Loan Assn., Toms River, N.J.	609,680,000	516,802,000	297	+ 8	553,918,000	293	+ 4	N.A.	.....	3	2
290	Central Federal Savings, FSB, Long Beach, N.Y.	608,057,000	591,348,182	258		582,000,000	284		N.A.	.....	1	2
291	Midwest Federal Savings Bank, Minot, N.D.	605,275,000	372,740,000	...		382,609,490	...		53,187,000	6.73	1	2
292	Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo.	604,622,631	492,112,566	314	+ 22	532,453,833	308	+ 16	17,148,160	2.48	3	2
293	Uptown Federal Savings & Loan Assn., Chicago	601,236,750	554,419,000	277		583,992,000	283		5,504,576	0.81	4	2
294	Local Federal Savings & Loan Assn., Oklahoma City	598,125,000	560,786,000	272		586,322,000	280		54,755,000	6.97	4	2
295	Capitol Federal Savings & Loan Assn., Aurora, Colo.	597,278,556	551,233,244	280		562,715,041	291		63,073,405	7.46	4	2
296	Virginia Federal Savings & Loan Assn., Richmond	597,013,000	479,087,605	325	+ 29	612,644,883	264		8,746,000	1.18	3	2
297	Land of Lincoln Savings & Loan Assn., Berwyn, Ill.	595,170,985	538,863,000	289		555,921,666	292		47,551,562	6.66	4	2
298	Vernon Savings & Loan Assn., Tex.	594,970,000	.....	...		.....	...		N.A.	.....	3	2
299	First Federal Savings & Loan Assn., Flourtown, Pa.	594,037,661	603,030,000	249		603,023,000	269		70,199,589	8.93	3	2
300	Savings Bank of Utica, N.Y.	593,099,453	568,281,000	267		574,935,763	286		29,320,879	4.29	1	1

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured.

Top 300 Thrifts in Geographical Order

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Rank 6/30/84		Total Deposits 6/30/84
	Alabama	
151	First Southern Fed. Savings & Loan Assn., Mobile	1,065,454,904
256	City Federal Savings & Loan Assn., Birmingham	660,861,321
	Arizona	
44	Western Savings & Loan Assn., Phoenix	2,534,051,156
45	First Federal Savings & Loan Assn., Phoenix	2,438,520,433
126	Southwest Savings & Loan Assn., Phoenix	1,199,675,134
179	Pima Savings & Loan Assn., Tucson	918,219,592
220	Home Federal Savings & Loan Assn., Tucson	746,013,000
229	Security Savings & Loan Assn., Phoenix	725,639,564
	Arkansas	
112	First Federal Savings of Arkansas, FA, Little Rock	1,271,016,000
148	First South Federal Savings & Loan Assn., Pine Bluff	1,092,939,000
213	Savers Fed. Savings & Loan Assn., Little Rock	768,693,530
	California	
1	American Savings & Loan Assn., Stockton	25,241,249,312
2	Home Savings of America, FA, Los Angeles	17,149,240,790
3	Great Western Savings, FS&LA, Beverly Hills	14,773,049,347
4	California Fed. Savings & Loan Assn., Los Angeles	13,004,564,000
7	Glendale Federal Savings & Loan Assn.	7,968,795,012
9	First Nationwide Savings, FS&LA, San Francisco	6,460,536,344
10	World Savings, FS&LA, Oakland	6,353,565,607
13	Home Fed. Savings & Loan Assn. of San Diego	5,968,958,000
18	Gibraltar Savings, Beverly Hills	5,098,415,782
21	Coast Savings & Loan Assn., Los Angeles	4,520,097,157
22	Imperial Savings Assn., San Diego	4,319,590,468
24	Great American First Savings Bank, San Diego	4,000,000,000
25	Sears Savings Bank, Glendale	3,943,977,000
28	Columbia Savings & Loan Assn., Beverly Hills	3,367,941,000
52	Santa Barbara Savings & Loan Assn.	2,285,015,000
55	Homestead Savings, FS&LA, San Francisco	2,183,721,487
59	Citicorp Savings, FS&LA, San Francisco	2,142,505,348
69	Valley Federal S & L Assn., Van Nuys	1,853,271,000
71	Fidelity Federal S & L Assn., Glendale	1,751,372,000
80	Central Savings & Loan Assn., San Diego	1,724,955,000
81	Guarantee Savings, FS&LA, Fresno	1,711,315,202
86	Downey Savings & Loan Assn., Costa Mesa	1,641,429,000
96	Far West Savings & Loan Assn., Newport Beach	1,438,893,265
99	Mercury Savings, FS&LA, Huntington Beach	1,414,806,307
118	Bell Savings & Loan Assn., San Mateo	1,240,638,094
120	Southern California Savings, FS&LA, Beverly Hills	1,224,961,000
124	Pacific Fed. Savings & Loan Assn., Costa Mesa	1,206,884,096
134	Eureka Federal Savings & Loan Assn., San Carlos	1,151,795,735
140	Lincoln American Savings & Loan Assn., Irvine	1,133,850,967
154	Bay View Fed. Savings & Loan Assn., San Mateo	1,046,818,420
161	Sacramento Savings & Loan Assn.	989,814,901
190	Pomona First Fed. Savings & Loan Assn.	862,433,000
209	Union Fed. Savings & Loan Assn., Los Angeles	785,573,900
222	Western Fed. Savings & Loan Assn., Marina Del Rey	744,366,000
276	First Federal Savings Bank of Calif., Santa Monica	626,431,000
	Colorado	
47	Midland/Western Fed. Savings & Loan Assn, Denver	2,413,636,260
79	Columbia Savings, FS&LA, Denver	1,727,012,348
132	Empire Savings Building & Loan Assn., Denver	1,166,396,029
295	Capitol Federal Savings & Loan Assn., Aurora	597,278,556
	Connecticut	
27	People's Bank-Bridgeport	3,392,904,622
35	Northeast Savings, FA, Hartford	3,046,655,000
64	Society for Savings, Hartford	1,945,295,000
173	First Federal Bank of Connecticut, New Haven	926,697,168
180	New Haven Savings Bank	916,242,652
184	Connecticut Savings Bank, New Haven	897,841,000
193	Banking Center, Waterbury	839,395,000
251	Mechanics & Farmers Savings Bank FSB, Bridgeport	671,896,024
284	American Savings Bank, New Britain	620,472,865
	Delaware	
207	Wilmington Savings Fund Society FSB	801,729,000
	District of Columbia	
201	Columbia First Federal S & L Assn., Washington, D.C.	814,570,697
217	National Permanent Bank, FSB, Washington, D.C.	759,752,130
286	Washington Federal S & L Assn., Washington, D.C.	616,302,614
	Florida	
36	Florida Federal Savings & Loan Assn., St. Petersburg	3,045,688,000
41	AmeriFirst Federal Savings & Loan Assn., Miami	2,776,638,931
48	American Savings & Loan Assn. of Florida, Miami	2,402,520,466
58	Coral Gables Federal Savings & Loan Assn.	2,154,771,600
63	Dade Savings & Loan Assn., Miami	2,015,422,000
76	Freedom Savings & Loan Assn., Tampa	1,744,231,000
82	Citicorp Savings of Florida, FS&LA, Miami	1,702,925,141
93	Pioneer Federal Savings & Loan Assn., Clearwater	1,498,291,000
101	Atlantic Federal S & L Assn., Fort Lauderdale	1,409,951,670
103	Chase Federal Savings & Loan Assn., Miami	1,369,144,007
104	Citizens Federal Savings & Loan Assn., Miami	1,354,846,217
110	Fortune Federal Savings & Loan Assn., Clearwater	1,293,592,431
113	United First Fed. Savings & Loan Assn., Sarasota	1,263,827,000
130	Home Federal Bank of Florida FSB, St. Petersburg	1,178,303,000
138	Financial Fed. Savings & Loan Assn., Miami Lakes	1,134,306,400
143	Sunrise Savings & Loan Assn., Boynton Beach	1,132,174,000
146	Hollywood Federal Savings & Loan Assn.	1,102,210,516
155	Security First Fed. S & L Assn., Daytona Beach	1,042,674,276
165	Coast Federal Savings & Loan Assn., Sarasota	965,827,000
171	First City Federal S & L Assn., Bradenton	943,361,768
175	Flagler Federal Savings & Loan Assn., Miami	921,688,000
189	The First, F.A., Orlando	879,888,523
199	First Federal Savings & Loan Assn., Jacksonville	816,870,640
208	Naples Federal Savings & Loan Assn.	791,334,000
254	Home Savings Association of Florida, Hollywood	664,075,707
264	First Savings Bank of Florida FSB, Tarpon Springs	649,455,513
268	Ensign Bank FSB, Hialeah	647,573,992
269	Harbor Federal Savings & Loan Assn., Fort Pierce	645,048,298
273	Duval Fed. Savings & Loan Assn., Jacksonville	640,000,000
275	First Federal S & L Assn., West Palm Beach	631,004,591
288	First Federal Savings & Loan Assn., Lake Worth	610,908,000

Rank 6/30/84		Total Deposits 6/30/84
	Georgia	
61	Georgia Federal Bank, FSB, Atlanta	2,039,986,151
87	Fulton Federal Savings & Loan Assn., Atlanta	1,594,731,000
95	Decatur Federal Savings & Loan Assn.	1,447,081,299
228	Great Southern Federal Savings Bank, Savannah	730,017,314
	Hawaii	
116	Honolulu Federal Savings & Loan Assn., Hawaii	1,249,648,163
	Illinois	
17	Talman Home Federal Savings & Loan Assn., Chicago	5,108,558,000
29	Citicorp Savings of Illinois, FS&LA, Chicago	3,345,780,410
73	St. Paul Federal Bank for Savings, Chicago	1,747,243,978
88	Bell Federal Savings & Loan Assn., Chicago	1,566,612,818
114	Lyons Savings & Loan Assn., Stickney	1,253,474,000
133	Bloomington Federal Savings & Loan Assn.	1,160,429,850
158	Pathway Financial, FA, Chicago	1,014,709,860
164	Cragin Federal Savings & Loan Assn., Chicago	965,906,199
181	Great American Federal S & L Assn., Oak Park	904,319,897
186	Horizon Federal Savings Bank, Wilmette	886,970,005
223	American Savings Assn., Springfield	742,201,761
234	Mid America Federal Savings & Loan Assn., Cicero	720,617,298
239	United Savings of America, FS&LA, Chicago	708,459,000
262	Standard Federal Savings & Loan Assn., Chicago	650,015,099
278	Skokie Federal Savings & Loan Assn.	624,345,965
293	Uptown Federal Savings & Loan Assn., Chicago	601,236,750
297	Land of Lincoln Savings & Loan Assn., Berwyn	595,170,985
	Iowa	
205	American Fed. S & L Assn of Central Iowa, Des Moines	804,117,184
281	United Federal Savings Bank of Iowa, Des Moines	622,649,465
	Kansas	
72	Capitol Federal Savings & Loan Assn., Topeka	1,748,856,676
243	Franklin Savings Assn., Ottawa	693,355,000
274	Mid Kansas Federal Savings & Loan Assn., Wichita	632,154,247
	Kentucky	
215	Great Financial Federal S & L Assn., Louisville	765,396,634
221	Cumberland Federal Savings & Loan Assn., Louisville	745,256,000
	Louisiana	
204	Pelican Homestead & Savings Assn., Metairie	806,108,309
236	Dixie Savings & Loan Assn., New Orleans	715,559,000
283	First Financial Bank, FSB, New Orleans	621,349,000
	Maine	
197	Maine Savings Bank, Portland	820,386,636
	Maryland	
123	Baltimore Federal Financial, FSA	1,213,476,243
150	Loyola Federal Savings & Loan Assn., Baltimore	1,077,825,396
210	Provident Bank of Maryland, Baltimore	783,929,098
226	Standard Federal Savings & Loan Assn., Gaithersburg	737,312,538
	Massachusetts	
135	Mutual Bank FSB, Boston	1,151,551,395
160	Neworld Bank for Savings, Boston	995,220,000
194	Provident Institution for Savings, Boston	836,364,000
260	South Boston Savings Bank, Boston	655,225,000
266	Springfield Institution for Savings	649,162,000
	Michigan	
11	Empire of America FSA, Southfield	6,159,295,582
19	First Federal of Michigan, Detroit	4,767,582,540
23	Standard Federal Savings & Loan Assn., Troy	4,139,847,463
92	Great Lakes Federal S & L Assn., Ann Arbor	1,498,813,000
188	Detroit & Northern Savings, FA, Hancock	883,685,894
242	First Federal Savings Bank & Trust, Pontiac	694,587,093
	Minnesota	
33	Twin City Federal Savings & Loan Assn., Minneapolis	3,070,737,000
100	Midwest Federal Savings & Loan Assn., Minneapolis	1,410,968,670
109	First Federal Savings & Loan Assn., Minneapolis	1,296,937,163
141	Minnesota Federal Savings & Loan Assn., St. Paul	1,132,973,900
	Mississippi	
250	Unifirst Federal Savings & Loan Assn., Jackson	681,898,019
	Missouri	
32	Community Federal Savings & Loan Assn., St. Louis	3,075,493,602
50	Farm & Home Savings Assn., Nevada	2,340,402,189
157	Roosevelt Federal Savings & Loan Assn., Chesterfield	1,036,240,436
170	St. Louis Federal Savings & Loan Assn., Clayton	945,281,754
261	United Postal Savings Assn., St. Louis	651,323,231
292	Blue Valley Fed. Savings & Loan Assn., Kansas City	604,622,631
	Nebraska	
108	Commercial Federal Savings & Loan Assn., Omaha	1,296,992,371
163	First Federal Savings & Loan Assn., Lincoln	970,344,000
182	American Charter Federal S & L Assn., Lincoln	904,061,000
	Nevada	
195	Nevada Savings & Loan Assn., Las Vegas	830,895,000
280	First Western Savings Assn., Las Vegas	622,699,000
	New Jersey	
14	City Federal Savings & Loan Assn., Elizabeth	5,632,955,000
26	Carteret Savings & Loan Assn., FA, Newark	3,875,079,000
31	Howard Savings Bank, Newark	3,078,007,000
78	Hudson City Savings Bank, Jersey City	1,737,548,216
139	Provident Savings Bank, Jersey City	1,134,297,000
167	Lincoln Federal Savings & Loan Assn., Westfield	963,512,000
168	Investors Savings & Loan Assn., Millburn	957,256,241
202	Morris County Savings Bank, Morristown	814,138,000
206	Columbia Savings & Loan Assn., Fair Lawn	801,747,664
212	Collective Federal S & L Assn., Egg Harbor City	768,870,000
245	Crestmont Federal Savings & Loan Assn., Maplewood	691,063,160
265	Queen City Savings & Loan Assn., Plainfield	649,317,006

Top 300 Thrifts in Geographical Order

Compiled by American Banker Copyright 1984

Rank 6/30/84		Total Deposits 6/30/84
277	Security Savings & Loan Assn., Vineland	624,803,238
289	Jersey Shore Savings & Loan Assn., Toms River	609,680,000
	New Mexico	
162	Albuquerque Federal Savings & Loan Assn.	973,746,054
	New York	
6	Goldome FSB, Buffalo	9,015,183,000
8	Metropolitan Savings Bank FSB, Brooklyn, New York	6,930,034,000
12	Dime Savings Bank of New York FSB, Brooklyn	6,077,151,000
15	Anchor Savings Bank FSB, Northport	5,497,874,446
16	Bowery Savings Bank, New York	5,131,130,000
20	Dollar-Dry Dock Savings Bank, Bronx, New York	4,641,840,466
30	Long Island Savings Bank FSB, Queens, New York	3,258,308,000
37	American Savings Bank FSB, New York	3,030,367,772
39	First Federal Savings & Loan Assn., Rochester	2,925,264,000
40	Emigrant Savings Bank, New York	2,892,640,609
43	Manhattan Savings Bank, New York	2,547,272,426
46	Rochester Community Savings Bank	2,420,205,000
56	Williamsburgh Savings Bank, Brooklyn, New York	2,170,266,318
57	Seamen's Bank for Savings FSB, New York	2,165,311,000
65	Lincoln Savings Bank FSB, Brooklyn, New York	1,941,392,115
66	East River Savings Bank, New York	1,896,480,679
67	Green Point Savings Bank, Brooklyn, New York	1,876,525,468
68	Greater New York Savings Bank, New York	1,868,485,965
83	Albany Savings Bank FSB	1,653,739,692
85	Astoria Federal Savings & Loan Assn., Queens, New York	1,643,159,420
94	Apple Bank For Savings, New York	1,453,998,000
136	Onbank, Syracuse	1,149,747,315
137	Syracuse Savings Bank	1,143,132,596
142	Peoples Westchester Savings Bank, Tarrytown	1,132,397,019
144	East New York Savings Bank, Brooklyn, New York	1,124,760,100
147	Jamaica Savings Bank FSB, Lynbrook	1,096,081,306
149	Independence Savings Bank, Brooklyn, New York	1,078,440,808
156	Columbia Banking Federal S & L Assn., Rochester	1,039,440,976
176	Ridgewood Savings Bank, Queens, New York	920,957,581
187	Hamburg Savings Bank, Brooklyn, New York	884,791,166
192	Roosevelt Savings Bank, Brooklyn, New York	848,650,412
227	Eastern Savings Bank, Scarsdale	730,972,776
230	Queens County Savings Bank, Queens, New York	724,726,582
232	Columbia Federal Savings Bank, Queens, New York	723,080,207
233	Roslyn Savings Bank	722,803,035
235	Century FS & LA of Long Island, Cedarhurst	720,298,486
249	Home & City Savings Bank, Albany	687,331,536
258	Richmond Hill Savings Bank, Queens, New York	656,873,220
259	Monroe Savings Bank FSB, Rochester	655,703,093
270	Binghamton Savings Bank	644,855,407
279	Staten Island Savings Bank, New York	622,921,411
285	Suburbia Fed. Savings & Loan Assn., Garden City	618,029,929
290	Central Federal Savings, FSB, Long Beach	608,057,000
300	Savings Bank of Utica	593,099,453
	North Carolina	
240	First American Federal Savings & Loan Assn., Greensboro	705,597,922
244	First Home Federal Savings & Loan Assn., Greensboro	691,377,000
	North Dakota	
183	Metropolitan Federal Savings & Loan Assn., Fargo	900,111,518
291	Midwest Federal Savings Bank, Minot	605,275,000
	Ohio	
62	Transohio Savings Bank, FSB, Cleveland	2,035,268,694
77	Citizens Federal Savings & Loan Assn., Dayton	1,743,377,682
90	Broadview Savings & Loan Co., Cleveland	1,539,630,000
102	Ohio Savings Assn., Cleveland	1,376,830,952
107	Gem Savings Assn., Dayton	1,300,000,000
125	Cardinal Federal Savings Bank, Cleveland	1,201,292,000
145	Third Federal Savings & Loan Assn., Cleveland	1,104,070,766
166	First Federal Savings & Loan Assn., Toledo	964,971,347
177	Buckeye Federal Savings & Loan Assn., Columbus	920,746,000
178	Mid-America Federal Savings & Loan Assn., Columbus	920,623,000
191	Diamond Savings & Loan Co., Findlay	857,773,039
196	Continental Federal Savings & Loan Assn., Cleveland	820,995,000
198	State Savings Bank, Columbus	817,996,530
203	Eagle Savings Assn., Cincinnati	813,804,024
241	First Federal Savings Bank, Cleveland	702,676,623
252	First Federal Savings & Loan Assn., Canton	665,028,179
253	Citizens Savings Bank, Canton	664,626,071
263	Home Savings & Loan Co., Youngstown	649,769,542
271	Equitable Federal Savings & Loan Assn., Lancaster	642,255,052

Rank 6/30/84		Total Deposits 6/30/84
	Oklahoma	
131	Sooner Federal Savings & Loan Assn., Tulsa	1,177,564,000
272	Frontier Fed. Savings & Loan Assn., Ponca City	641,483,000
294	Local Federal Savings & Loan Assn., Oklahoma City	598,125,000
	Oregon	
51	Benjamin Franklin Federal S & L Assn., Portland	2,322,705,000
98	Far West Federal Bank, Portland	1,429,643,695
	Pennsylvania	
5	Philadelphia Saving Fund Society	9,869,193,000
60	Atlantic Financial Federal, Bala Cynwyd	2,126,587,000
70	First Federal Savings & Loan Assn., Pittsburgh	1,781,100,000
91	Beneficial Savings Bank, Philadelphia	1,510,263,700
97	Hill Financial Savings Assn., Red Hill	1,433,057,853
106	Dollar Savings Bank, Pittsburgh	1,315,803,910
121	Germantown Savings Bank, Bala Cynwyd	1,222,470,000
122	Horizon Financial, FA, Southampton	1,216,666,000
159	Landmark Savings Assn., Pittsburgh	1,013,053,450
200	Commonwealth Federal S & L Assn., Norristown	815,641,602
299	First Federal Savings & Loan Assn., Flourtown	594,037,661
	Puerto Rico	
214	First Federal Savings Bank, Santurce	767,398,000
	Rhode Island	
185	Citizens Savings Bank, Providence	895,339,059
282	Old Colony Co-operative Bank, Providence	621,601,754
	South Carolina	
127	First Federal Savings & Loan Assn., Greenville	1,195,336,912
237	American Federal Bank FSB, Greenville	710,969,486
238	Security Federal Savings & Loan Assn., Columbia	708,640,569
	Tennessee	
115	Leader Federal Savings & Loan Assn., Memphis	1,251,582,551
231	Fidelity Federal Savings & Loan Assn., Nashville	723,897,590
257	Home Federal Savings Bank of Tennessee, Knoxville	659,268,505
267	Metropolitan Federal S & L Assn., Nashville	648,150,623
	Texas	
34	Gibraltar Savings Assn., Houston	3,069,374,421
42	United Savings Assn., Houston	2,701,226,000
49	First Texas Savings Assn., Dallas	2,393,196,411
54	University Savings Assn., Houston	2,208,559,455
89	Dallas Federal Savings & Loan Assn.	1,544,456,000
105	San Antonio Savings Assn.	1,320,881,768
117	Lamar Savings Assn., Austin	1,248,668,000
128	Benjamin Franklin Savings Assn., Houston	1,187,267,026
153	Texas Federal Savings & Loan Assn., Dallas	1,049,895,287
169	Guardian Savings & Loan Assn., Dallas	948,903,000
172	Gill Savings Assn., Hondo	934,997,243
218	San Jacinto Savings Assn., Houston	756,560,192
219	State Savings & Loan Assn., Lubbock	748,547,000
224	Commonwealth Savings Assn., Houston	739,504,000
248	City Savings & Loan Assn., San Angelo	688,385,000
287	Alamo Savings Assn., San Antonio	612,901,702
298	Vernon Savings & Loan Assn.	594,970,000
	Utah	
74	American Savings & Loan Assn., Salt Lake City	1,746,837,000
	Virginia	
53	Perpetual American Bank, FSB, McLean	2,248,244,953
216	Dominion Federal Savings & Loan Assn., McLean	761,268,907
246	Continental Federal Savings & Loan Assn., Fairfax	690,425,078
296	Virginia Federal Savings & Loan Assn., Richmond	597,013,000
	Washington	
38	Washington Mutual Savings Bank, Seattle	3,001,621,000
84	Pacific First Federal Savings Bank, Tacoma	1,650,281,375
247	Capital Savings Bank FA, Olympia	689,038,000
255	Washington Federal Savings & Loan Assn., Seattle	662,350,000
	Wisconsin	
111	Security Savings & Loan Assn., Milwaukee	1,278,685,925
174	First Savings Association of Wisconsin, Milwaukee	923,343,000
211	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	771,753,767
225	Anchor Savings & Loan Assn., Madison	738,193,072

Executive Changes

Banking

North Carolina

NORTHWESTERN BANK, North Wilkesboro: C. Norman Smith Jr. has joined the bank's trust administration department headquartered in Greensboro as vice president and trust officer. Mr. Smith was previously employed by NCNB National Bank in Raleigh as an assistant vice president and trust officer. Named also were **Barbara A. Huffman** as assistant vice president in the bank's Charlotte regional credit administration department; **Dalton D. Ruffin Jr.** as assistant vice president, commercial lending in the bank's Greensboro office; **Robert S. Kniekski** as assistant vice president and manager, product planning and development in the bank's marketing department, Wilkesboro. **Malcolm A. Ferguson** has been named credit officer of the bank's northern region, North Wilkesboro.

WACHOVIA BANK & TRUST CO., Winston-Salem: Kenneth F. Clark 3d, Walter R. Sherrill, and William M. Wingfield have been elected vice presidents. Mr. Clark is a regional manager for Southeast corporate banking. Mr. Sherrill is a manager in personal trust, and Mr. Wingfield is trust operations services manager.

Pennsylvania

PITTSBURGH NATIONAL BANK: Thomas N. Chisholm has been elected an assistant vice president in the bank's operations division. Mr. Chisholm is a project manager in electronic funds transfer services.

CORESTATES FINANCIAL CORP., Philadelphia: Albert W. Mandia has been elected senior vice president of the holding company and the Philadelphia National Bank. He will serve as comptroller for PNB and will be responsible for CoreStates' profitability and financial analysis and control, as well as automation of corporate financial systems and expense control.

FRANKFORD TRUST CO., Philadelphia: Jane Evelyn Ward has been appointed commercial loan officer.

Ohio

HUNTINGTON NATIONAL BANK, Columbus: Promoted to assistant vice presidents were: **Douglas C. Brooks**, senior trust real estate analyst, trust real estate; **Rita K. Edwards**, employee benefits trust administrator; **Norman G. Kirkendall**, employee benefits trust administrator; and **Christine W. Snyder**, advertising assistant, marketing. Named vice presidents of Huntington Mortgage Co. were **Amy K. Kuhn** and **Gary L. McGlaughlin.** ■

Summary of Survey Findings

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The Top 300 Largest Deposit Gainers

	(Dollar Amounts in Millions)	Deposits 6/30/84	Deposits 12/31/83	Percent Increase	Thrift Rank
1	Homestead Savings, FS&LA, San Francisco	2,183.7	761.2	186.9	55
2	Benjamin Franklin Savings Assn., Houston	1,187.3	738.4	60.8	128
3	Midwest Federal Savings Bank, Minot, N.D.	605.3	382.6	58.2	291
4	Midland/Western Fed. S & L Assn. Denver	2,413.6	1,558.9	54.8	47
5	Sunrise Savings & Loan Assn., Boynton Beach, Fla.	1,132.2	737.7	53.5	143
6	Columbia Savings & Loan Assn., Beverly Hills	3,367.9	2,366.1	42.3	28
7	Lincoln American Savings & Loan Assn.,Irvine, Calif	1,133.9	803.3	41.2	140
8	Bell Savings & Loan Assn., San Mateo, Calif.	1,240.6	883.3	40.5	118
9	American Savings & Loan Assn., Stockton Calif.	25,241.2	18,261.7	38.2	1
10	Gibraltar Savings, Beverly Hills	5,098.4	3,691.7	38.1	18

The Top 300 Largest Net Worth-to-Asset Ratios

	(Dollar Amounts in Millions)	Net Worth 6/30/84	Assets 6/30/84	Percent %	Deposit Rank
1	Washington Fed. Savings & Loan Assn, Seattle	105.6	909.1	11.61	255
2	Jamaica Savings Bank FSB, Lynbrook, N.Y.	145.2	1,276.9	11.37	147
3	Maine Savings Bank, Portland	98.1	938.8	10.45	197
4	Philadelphia Saving Fund Society	1,228.0	12,457.0	9.86	5
5	South Boston Savings Bank, Boston	73.1	743.1	9.84	260
6	Springfield Institution for Savings, Mass.	69.7	750.0	9.29	266
7	Dixie Savings & Loan Assn., New Orleans, La.	89.5	964.1	9.28	236
8	Citizens Savings Bank, Providence, R.I.	90.3	1,001.7	9.01	185
9	Provident Bank of Maryland, Baltimore	78.4	871.2	8.99	210
10	First Federal Savings & Loan Assn., Flourtown, Pa.	70.2	786.5	8.93	299

The Top 300 Largest Deposit Losers

	(Dollar Amounts in Millions)	Deposits 6/30/84	Deposits 12/31/83	Percent Decrease	Thrift Rank
1	American Savings Assn., Springfield, Ill.	742.2	1,015.9	26.9	223
2	AmeriFirst Fed. Savings & Loan Assn., Miami	2,776.6	3,114.1	10.8	41
3	Goldome FSB, Buffalo, N.Y.	9,015.2	9,834.2	8.3	6
4	First Savings Association of Wisconsin, Milwaukee	923.3	981.8	6.0	174
5	Far West Federal Bank, Portland, Ore.	1,429.6	1,508.8	5.2	98
6	Central Savings & Loan Assn., San Diego, Calif.	1,724.9	1,819.5	5.2	80
7	American Savings & Loan Assn. of Florida, Miami	2,402.5	2,529.2	5.0	48

The Top 300 Smallest Net Worth-to-Asset Ratios

	(Dollar Amounts in Millions)	Net Worth 6/30/84	Assets 6/30/84	Percent %	Deposit Rank
1	Central Savings & Loan Assn., San Diego, Calif.	0.9	2,528.7	0.04	80
2	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y.	3.5	656.1	0.53	285
3	Uptown Fed. Savings & Loan Assn., Chicago	5.5	677.4	0.81	293
4	Bowery Savings Bank, New York	45.2	5,465.6	0.83	16
5	Equitable Fed. Savings & Loan Assn., Lancaster, Ohio	6.5	725.7	0.89	271
6	First Fed. Savings & Loan Assn., Rochester, N.Y.	42.6	4,266.9	1.00	39
7	Horizon Federal Savings Bank, Wilmette, Ill.	10.8	1,064.7	1.02	186
8	Lincoln Savings Bank FSB, Brooklyn, New York	25.5	2,277.7	1.12	65
9	First Financial Bank FSB, New Orleans, La.	9.2	814.8	1.13	283
10	Virigina Fed. Savings & Loan Assn., Richmond	8.7	742.8	1.18	296

State Totals of the Top 300 Thrifts

No. of Thrifts		Total Deposits
2	Alabama	$1,726,316,225
6	Arizona	8,562,118,879
3	Arkansas	3,132,648,530
37	California	154,259,216,258
4	Colorado	5,904,323,193
9	Connecticut	13,257,399,331
1	Delaware	801,729,000
3	District of Columbia	2,190,625,441
31	Florida	39,428,553,687
4	Georgia	5,811,815,764
1	Hawaii	1,249,648,163
17	Illinois	22,596,051,875
2	Iowa	1,426,766,649
3	Kansas	3,074,365,923
2	Kentucky	1,510,652,634
3	Louisiana	2,143,016,309
1	Maine	820,386,636
5	Maryland	5,047,877,275
6	Massachusetts	5,350,593,094
6	Michigan	18,143,811,572
4	Minnesota	6,911,616,733
1	Mississippi	681,898,019
6	Missouri	8,653,363,843
3	Nebraska	3,171,397,371
2	Nevada	1,453,594,000
14	New Jersey	22,338,273,525
1	New Mexico	973,746,054
44	New York	90,163,780,790
2	North Carolina	1,396,974,922
2	North Dakota	1,505,386,518
19	Ohio	19,741,734,501
3	Oklahoma	2,417,172,000
2	Oregon	3,752,348,695
11	Pennsylvania	22,897,874,176
1	Puerto Rico	767,398,000
2	Rhode Island	1,516,940,813
3	South Carolina	2,614,946,967
4	Tennessee	3,282,899,269
17	Texas	22,748,292,505
1	Utah	1,746,837,000
4	Virginia	4,296,951,938
4	Washington	6,003,290,375
4	Wisconsin	3,711,975,764
	TOTALS FOR TOP 300 THRIFTS	**$529,186,610,216**

Breakdown of Top 300 Thrifts by Charter Type

Date	*— Savings & Loans —* *Total Number*	*Mutual S&Ls*	*Stock S&Ls*	*—Savings Banks —* *Total Number*	*Mutual Sav Bks.*	*Stock Sav Bks.*
June 30, 1984	209	116	93	91	71	20
Dec. 31, 1983	207	123	84	93	80	13

Breakdown of Top 300 Thrifts by Deposit Insurer

Date	*FDIC*	*FSLIC*	*State*
June 30, 1984	65	234	1
Dec. 31, 1983	65	233	2

Deposit Growth Decelerated over the First Half of 1984 for Top 300 Thrifts

Continued from Page 1

midyear 1983 to rank as the nation's eighth largest thrift.

Among the top 10 thrifts in the nation at midyear, the first eight retained their deposit rankings from yearend 1983. Following American Savings and Home Savings were: Great Western Savings, Beverly Hills, with $14.8 billion in deposits; California Federal Savings & Loan Association, Los Angeles, with $13 billion; the Philadelphia Saving Fund Society, with $9.9 billion; Goldome FSB, Buffalo, N.Y., with $9 billion; Glendale Federal Savings & Loan Association., Calif., with $8 billion; and Metropolitan Savings Bank, Brooklyn, N.Y., with $6.9 billion.

Also, the Philadelphia Saving Fund Society retained its position as the largest savings bank in the nation, a position it has held for the past eight years.

Two California-based stock savings and loan associations each moved up two places in rank from yearend 1983 to take their place among the top 10. First Nationwide Savings, San Francisco, moved into ninth place, with $6.5 billion in deposits at midyear, up 10.4% from yearend. And World Savings, Oakland, jumped into 10th position, with $6.4 billion in deposits, up 10.2% from yearend.

Empire of America FSA, Southfield, Mich., dropped one place in rank to 11th position, with $6.2 billion in deposits, up 4.9% from yearend. And the Dime Savings Bank of New York, Brooklyn, dropped three places in rank to 12th position as its deposits dropped 0.8% to $6.1 billion.

Other Survey Findings

• Deposit growth decelerated over the first half of 1984 for the top 300 thrifts. Their deposits totaled $529.2 billion on June 30, compared with $490.3 billion for the top 300 at yearend 1983.

This represents an annual growth rate of 15.9% for 1984, which is down from a growth rate of 24.9% for 1983. A slowdown in merger activity among the top 300 thrifts is one of the reasons for the deceleration in growth.

• The top 300 thrifts consist of 209 savings and loan associations, with $372.5 billion in deposits, and 91 savings banks, with $156.7 billion. Of the 209 savings and loans, 116 were mutuals and 93 were stock. Of the 91 savings banks, 71 were mutuals and 20 were stock.

• The thrift with the largest percentage gain in deposits from yearend 1983 to midyear 1984 was the 55th-ranked Homestead Savings FS&LA, San Francisco. Its deposits were up 186.9%, to $2.2 billion from $761 million. The thrift attracted approximately $1.7 billion in brokered deposits over the first half of 1984 to account for the gain. Homestead Savings is a subsidiary of Homestead Financial Corp., Burlingame, Calif.

• The thrift with the sharpest decline in deposits was the American Savings Association, Springfield, Ill. Its deposits fell 26.9%, from $1 billion at yearend when it ranked 147th to $742 million at midyear when it ranked 223d.

• Among the top 300 thrifts, the 255th-ranked Washington Federal Savings & Loan Association, Seattle, had the best net-worth-to-assets ratio — 11.61%. The Philadelphia Saving Fund had the fourth best ratio — 9.86% — in the 300 list, but this was by far the best ratio for any of the top thrifts.

• Among the top 300, the smallest reported net-worth-to-assets ratio was 0.04% for the 80th-ranked Central Savings & Loan Association, San Diego. Among the large thrifts, the 16th-ranked Bowery Savings Bank, New York, had the smallest ratio — 0.83%. Overall, this ratio was the fourth smallest among the top 300 thrifts.

• New York had the most thrifts ranked among the top 300, with 44. But California-based thrifts had the largest deposit share. There were 37 California thrifts ranked among the top 300, and these thrifts had $154.3 billion in deposits, or 29.2% of the total for the top 300. The 44 New York thrifts had $90.2 billion, or 17% of the total. ■

First Pennsylvania Bank Names Panel Chairman

PHILADELPHIA — Richard F. DiLorenzo, senior vice president and chief lending officer of First Pennsylvania Bank, has been promoted to chairman of the bank's credit policy committee.

The committee is responsible for reviewing and approving the bank's loan commitments as well as establishing loan policy. Mr. DiLorenzo also has been appointed to the executive management operating committee, which sets corporate policy for the bank.

Mr. DiLorenzo will continue to administer First Pennsylvania's overall credit policy and maintain the quality control of the bank's loan portfolios. He also is in charge of the bank's commercial credit training and education program.

Promoted to senior vice presidents of the bank were Susan O'Connor Brown in the commercial banking services group and James M. Mack in the consumer and banking services group.

Ms. Brown oversees the operations of the 40-member commercial banking services department. Mr. Mack is head of the consumer services department.

Anthony D. Braxton was promoted to vice president in the mid-Atlantic department of the bank's commercial banking services group. William H. Holmes Jr. was promoted to vice president in the corporate tax department of the bank's treasurers group.

Promoted to assistant vice presidents were Carol Ashton-Hergenhan, management information systems department; Margaret E. Choate, branch department; Thomas A. de Simone, corporate tax department; Helen R. Larkins, trust and investment group; Michael G. Powers, commercial banking services group; Lois Z. Quillen, branch department; Anne E. Brown, personal services department, trust and investment group; Charles J. Whalen, branch department.

The bank also announced the elections of Maria C. Boersig as trust officer in the trust operations department of the trust and investment group; William R. Kane as public relations officer in the public and investor relations division, executive management group; Ruth E. Mucha as banking officers in the branch department; and O. Julian Plys as international officer in the international services group. ■

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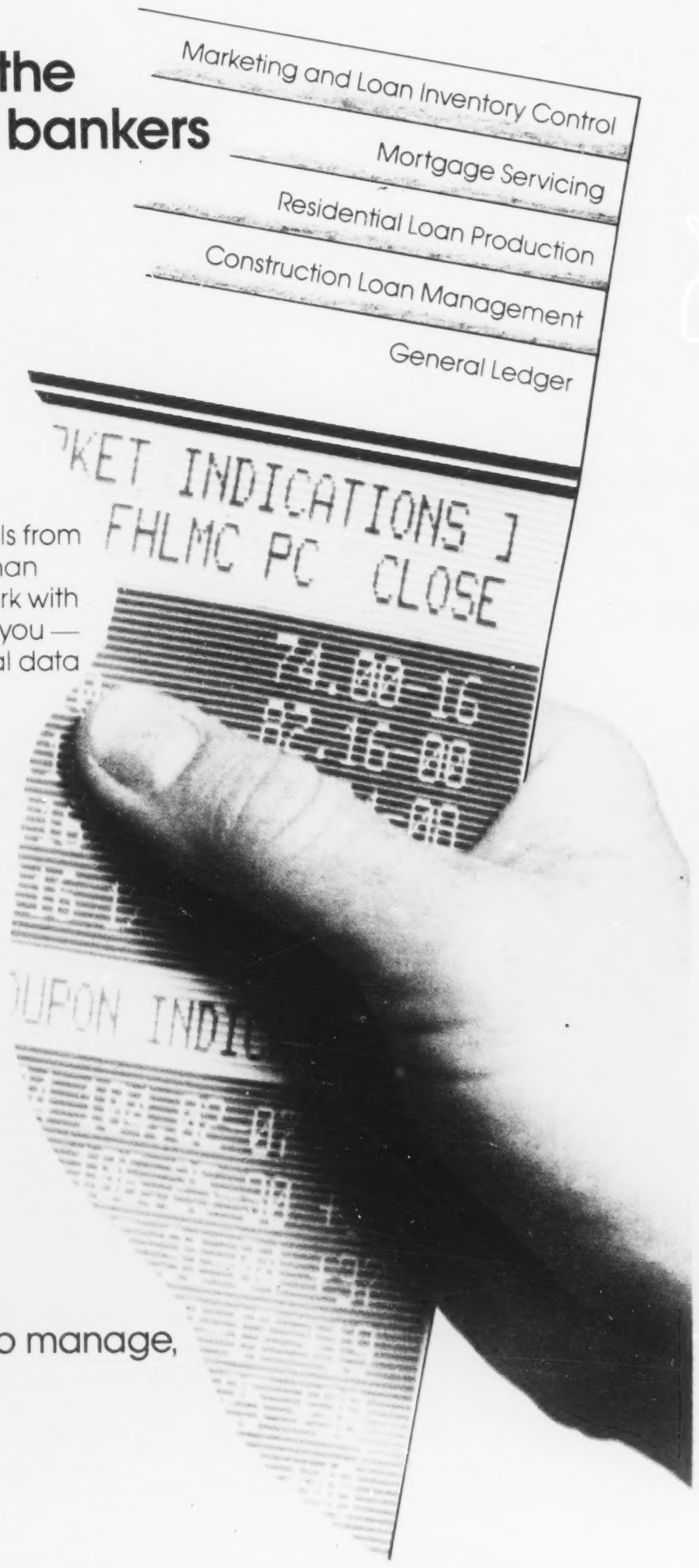

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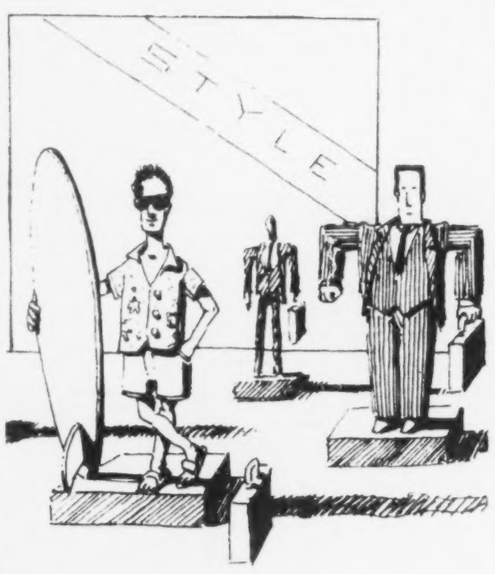
Corporate Culture



Within the bricks and mortar, behind the logo and letterhead, the essence of a company is its corporate culture. Today's feature section looks at management style, the image a firm projects, and the kinds of people it hires — basic elements from which the body of a corporation is built. Articles begin on page 16

TOP 300 UPDATE: The big are getting bigger: Acquisitions of other commercial banks by the nation's 300 largest accelerated in the first half of the year. Tables begin on page 32..... 1

COMMERCIAL LENDING: Among the major corporate lending players is General Electric Credit Corp., which is doing a brisk business with riskier loans..... 1

BROKER REPORTS: The first monthly reports on banks' use of money brokers have come to the FDIC, which is pledging close scrutiny ... 2

INTERNATIONAL BRIEFING: Mexico is said to be near an agreement with creditor banks on refinancing its external debt 2

EQUAL ACCESS: Beginning with Charleston, W.Va., equal access to long distance service has begun to spread on an exchange-by-exchange basis. So far, bankers have greeted the new setup with a yawn 3

AMERICAN HOLDINGS: Many California communities have invested in certificates of deposit from troubled American Savings and Loan, and they are now saying they will not renew the CDs at maturity..... 3

COMMENT: Because deregulation may actually lead to more regulation, Bernard Shull proposes more specific constraints on mergers and acquisitions to prevent problems that may arise for oversized banks 4

Personal Interest..... 12

THE BACK PAGE: Michael Foxman, chairman of a small thrift outside Philadelphia, plans to keep the association at a size where he deems it can be easily managed..... 56

Top 300 Banks Increase Acquisitions in 1st Half

Bank of America Retains First Place; Wells Fargo Joins Top 10; Continental Is 12th

By L. MICHAEL CACACE

NEW YORK — Acquisitions of other commercial banks by the nation's top 300 accelerated over the first half of 1984.

If the current pace continues, deposits acquired through mergers by the top 300 commercial banks will be 51% higher than in 1983. The number of the top banks involved in mergers will be up 16%. And the number of banks acquired by the top banks will be 6% higher than in 1983, which was the record year for mergers in the banking industry.

These are some of the findings of the *American Banker's* midyear update of the top 300 banks in the nation, published today.

During the first half of 1984, 32 of the top 300 banks in the nation acquired 69 other banks, with deposits totaling $10.2 billion. During the first half of 1983, 25 of the top 300 banks had acquired 42 other banks. For the full year of 1983, 55 of the top 300 banks had acquired 130 other banks, with $13.5 billion in deposits.

According to Jim McCormack, president of First Manhattan Consulting Group, a banking specialist that has helped banks formulate strategies for making acquisitions work, "Some of the acquiring companies are attempting to achieve territorial dominance. To accomplish this, they consolidate the acquired banks into larger banking units.

"These consolidations," Mr. McCormack continues, "are an attempt to reduce the noninterest-expense-to-assets ratios of the acquired banks and to achieve the low-cost producer status needed to move through the period of deregulation."

Mr. McCormack also says that deregulation is a reason for some of the smaller banks aligning themselves with larger banking companies. "Some smaller banks cannot handle the rigors of deregulation. They want to offer

➳ Top 300 Banks: Page 47

General Electric Credit Is Thriving on the Riskier Loans As Its Expertise with Collateral Brings in Higher Returns

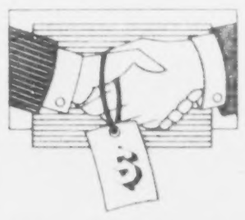
By LISABETH WEINER

Last of a series

CHICAGO — Talk about competition in banking and you're not just talking about competition from the giant money center banks or the aggressive large regional banks. Talk about competition in banking and before too long someone will mention Sears, Roebuck and Co. and Merrill Lynch Co. And most certainly, someone will mention the General Electric Credit Corp.

What makes the General Electric Credit Corp. (GECC) a standout in commercial lending is its ability to do the tougher credits, according to Dan L. Hale, vice president and general manager of GECC's Commercial Financing Division.

"We can stay closer to the customer. We have a controlled approach so we can take the chance on the tougher credits and get the higher returns," Mr. Hale said. And, he said, GECC can give customers specially designed products or programs to meet specific needs.



Commercial Lending

As James H. Ozanne, vice president of GECC's Transportation and Industrial Financing Division, put it: "We have the opportunity to move into niche markets."

GECC is able to arrange financings based against collateral that a lot of banks would not want to touch simply because they have no knowledge of how to use the collateral. "We have a much better understanding of that collateral and therefore we are able to take a risk that perhaps banks would not be willing to take," Mr. Ozanne said.

While banks traditionally look at a borrower's cash flow, GECC looks not only at cash flow but also at the type of collateral.

This, then, is GECC's way to attract business in a hotly competitive market. Because of its ability to serve specialty markets and design unique, creative packages, Mr. Hale said, "GECC is able to command a little higher price on financing deals." But since GECC is not quite as heavily leveraged as a bank, it needs to have a higher return, which also requires a higher price.

General Electric Credit CORPORATION

Analyst Noel T.G. Delaney of L.F. Rothschild, Unterberg, Towbin pointed out that unlike other finance companies, GECC's cost of funds is nearly as good as a bank's, and it has no trouble raising money.

"If GECC were an independent bank it would be one of the largest banks around," Mr. Delaney said. And investors are attracted to it because, unlike some of the major banks, it has no overseas exposure — although it has the capability to do international business, he added.

GECC's total receivables at the end of the first quarter were $12.7 billion. It had total assets of $16.3 billion. As of March 31, the corporation's net earning assets totaled $13.4 million, a 10% increase from the year-ago level, although slightly below the 1983 year-end level. Net earnings for the corporation rose to $90.1 million, from $66.7 million a year ago.

Mr. Hale's division, which has net earning assets of more than $3 billion, is half of GECC's commercial and industrial financing section. Mr. Ozanne's division, with net earning assets approaching $4 billion, is the other half.

In addition to asset-based financing, GECC can also arrange project financing, refinancings, leveraged leasing, and a full range of life, property, and casualty insurance products. In fact, leasing accounted for most of the growth in GECC's earning assets in 1982.

According to Mr. Hale, GECC's leasing business has grown as leasing has become a more acceptable business form. This, he said, is primarily because of rapid obsolescence in the com-

➳ General Electric: Page 55

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Top 300 Banks in the United States

AT A GLANCE: Who's Top 10

Rank 6/30/84		Deposits June 30, 1984
1	Bank of America NT&SA, San Francisco	$90,400,000,000
2	Citibank NA, New York	79,936,000,000
3	Chase Manhattan Bank NA, New York	64,772,857,000
4	Manufacturers Hanover Trust Co., New York	45,802,578,000
5	Morgan Guaranty Trust Co., New York	40,021,799,000
6	Chemical Bank, New York	35,806,052,000
7	Security Pacific National Bank, Los Angeles	29,211,944,000
8	First National Bank, Chicago	28,028,660,000
9	Bankers Trust Co., New York	27,859,603,000
10	Wells Fargo Bank NA, San Francisco	19,377,6

Top 300 Commercial Banks in United States

In Order of Deposits June 30, 1984, Compared with June 30, 1983 and Dec. 31, 1983

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Rank 6/30/84		Deposits (a) June 30, 1984	Deposits June 30, 1983	Rank 6/30/83	Gain from 6/30/83	Deposits Dec. 31, 1983	Rank 12/31/83	Gain from 12/31/83
1	Bank of America NT&SA, San Francisco	90,400,000,000	94,823,190,000	1		90,250,018,000	1	
2	Citibank NA, New York	79,936,000,000	75,539,000,000	2		78,392,000,000	2	
3	Chase Manhattan Bank NA, New York	64,772,857,000	57,722,612,000	3		59,824,598,000	3	
4	Manufacturers Hanover Trust Co., New York	45,802,578,000	40,877,349,000	4		42,186,468,000	4	
5	Morgan Guaranty Trust Co., New York	40,021,799,000	39,961,657,000	5		39,419,026,000	5	
6	Chemical Bank, New York	35,806,052,000	32,152,043,000	6		33,355,815,000	6	
7	Security Pacific National Bank, Los Angeles	29,211,944,000	26,187,574,000	8	- 1	27,763,181,000	9	- 2
8	First National Bank, Chicago	28,028,660,000	25,543,347,000	9	- 1	27,854,663,000	8	
9	Bankers Trust Co., New York	27,859,603,000	21,912,127,000	10	- 1	24,506,971,000	10	- 1
10	Wells Fargo Bank NA, San Francisco	19,377,233,000	19,396,066,000	11	- 1	20,554,485,000	11	- 1
11	Crocker National Bank, San Francisco	18,016,041,000	18,726,080,000	12	- 1	19,045,237,000	12	- 1
12	Continental Illinois NB&T Co., Chicago	17,450,386,000	28,272,723,000	7		30,082,230,000	7	
13	Marine Midland Bank, NA, Buffalo, N.Y.	17,294,253,000	16,024,490,000	13		16,409,827,000	13	
14	First Interstate Bank of California, Los Angeles	15,611,607,000	15,188,071,000	14		15,266,068,000	14	
15	Mellon Bank NA, Pittsburgh	13,613,948,000	13,014,230,000	15		12,924,800,000	15	
16	First National Bank, Boston	12,345,659,000	11,374,496,000	16		11,180,445,000	16	
17	Irving Trust Co., New York	11,709,000,000	11,351,997,000	17		10,701,228,000	17	
18	Bank of New York	9,758,814,850	9,314,142,000	18		9,564,834,783	18	
19	RepublicBank Dallas NA	9,438,944,000	8,279,843,000	19		8,754,883,000	19	
20	National Bank of Detroit	7,964,074,000	7,225,268,000	22	- 2	7,638,307,000	21	- 1
21	Republic National Bank, New York	7,451,760,000	7,036,891,000	23	+ 2	7,263,260,000	23	- 2
22	InterFirst Bank Dallas NA	7,066,086,000	7,658,553,000	20		7,577,289,000	22	
23	Valley National Bank, Phoenix	6,888,318,000	6,149,104,000	28	- 5	6,568,084,000	25	- 2
24	NCNB National Bank of North Carolina, Charlotte	6,788,712,000	6,229,572,000	25	- 1	6,608,873,000	24	
25	Southeast Bank NA, Miami	6,758,253,000	6,206,422,000	27	- 2	6,434,788,000	26	- 1
26	National Westminster Bank USA, New York	6,320,778,000	5,339,878,000	29	- 3	5,746,245,000	31	- 5
27	Seattle-First National Bank	6,218,492,000	6,217,907,000	26		6,311,056,000	27	
28	Union Bank, Los Angeles	5,992,482,000	5,179,686,000	30	+ 2	6,068,815,000	29	- 1
29	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	5,882,081,000	5,137,513,972	31	+ 2	5,825,768,213	30	- 1
30	Sovran Bank NA, Richmond	5,836,927,000	3,226,167,000	57	+ 27	5,576,104,000	32	- 2
31	Texas Commerce Bank NA, Houston	5,772,140,000	6,568,168,000	24		6,243,431,000	28	
32	First City National Bank, Houston	5,749,899,000	7,360,433,000	21		7,974,072,000	20	
33	Comerica Bank-Detroit	5,323,627,000	4,344,650,000	36	- 3	4,422,965,000	42	- 9
34	Harris Trust & Savings Bank, Chicago	5,007,282,000	4,613,645,000	33		4,735,607,000	35	- 1
35	Rainier National Bank, Seattle	4,996,965,000	4,504,414,183	35		4,811,956,000	33	
36	First Union National Bank, Charlotte, N.C.	4,931,122,000	4,122,724,000	41	+ 5	4,481,502,000	40	- 4
37	European American Bank & Trust Co., New York	4,804,044,000	4,307,295,000	37		4,674,868,000	36	
38	Pittsburgh National Bank	4,739,974,000	4,599,477,000	34		4,625,620,000	37	
39	Citizens & Southern National Bank, Atlanta	4,704,331,000	3,780,278,000	45	- 6	4,200,268,000	45	- 6
40	AmeriTrust Co. NA, Cleveland	4,556,286,000	4,268,437,000	39		4,565,443,000	38	
41	First National Bank, Minneapolis	4,475,658,000	3,535,278,000	51	+ 10	4,435,905,000	41	
42	United States National Bank of Oregon, Portland	4,467,269,000	4,109,680,000	42		4,399,197,000	43	- 1
43	BancOhio National Bank, Columbus	4,414,455,000	4,280,856,000	38		4,763,410,000	34	
44	First Interstate Bank of Arizona NA, Phoenix	4,310,961,000	3,860,626,000	43		4,138,695,000	47	- 3
45	Connecticut Bank & Trust Co. NA, Hartford	4,295,480,000	3,625,019,000	49	+ 4	4,523,480,000	39	
46	Philadelphia National Bank	4,283,393,000	4,656,890,000	32		4,363,328,000	44	
47	United Virginia Bank, Richmond	4,261,197,000	3,679,301,000	47		4,161,072,000	46	
48	Mercantile National Bank, Dallas	4,227,372,000	3,291,498,000	54	+ 6	3,922,482,000	51	- 3
49	Connecticut National Bank, Hartford	4,195,700,000	3,226,671,000	56	+ 7	3,479,602,000	60	- 11
50	California First Bank, San Francisco	4,191,392,000	3,646,499,000	48		3,818,193,000	55	- 5
51	Norwest Bank Minneapolis NA	4,182,567,000	3,483,425,000	52	- 1	3,882,676,000	52	- 1
52	Bank of Tokyo Trust Co., New York	4,109,606,000	3,840,768,530	44		3,835,872,000	54	- 2
53	Manufacturers National Bank, Detroit	4,050,955,000	3,721,954,000	46		3,980,447,000	49	
54	First Interstate Bank of Orgeon NA, Portland	4,000,928,000	3,620,970,000	50		4,111,885,000	48	
55	Northern Trust Co., Chicago	3,987,157,000	4,252,034,000	40		3,974,898,000	50	
56	Florida National Bank, Jacksonville	3,929,125,000	680,687,000	282	- 226	2,844,588,000	69	- 13
57	First National Bank, Atlanta	3,925,353,000	2,907,191,000	65	- 8	3,456,514,000	61	- 4
58	Maryland National Bank, Baltimore	3,860,116,000	3,073,346,000	60	- 2	3,381,884,000	62	- 4
59	First Pennsylvania Bank NA, Philadelphia	3,824,549,000	3,422,837,000	53		3,789,992,000	56	
60	Fidelity Bank, Philadelphia	3,733,833,000	3,072,988,000	61	- 1	3,758,686,000	57	
61	Riggs National Bank, Washington D.C.	3,662,401,000	3,133,952,000	58		3,882,434,000	53	
62	Fidelity Union Bank/First National State, Newark, N.J.	3,637,161,000	438,284,000	407	- 345	442,219,000	435	- 373
63	Bank of New England NA, Boston	3,359,712,000	3,042,879,000	62		3,519,806,000	59	
64	Israel Discount Bank of New York	3,246,810,000	3,111,048,000	59		3,105,755,000	63	
65	Fleet National Bank, Providence, R.I.	3,211,944,000	3,263,848,000	55		3,542,902,000	58	
66	Lincoln First Bank, NA, Rochester, N.Y.	3,175,231,000	2,984,588,000	64		3,066,110,000	65	
67	Bank of Hawaii, Honolulu	3,159,039,911	2,731,788,000	67		2,931,278,283	67	
68	Bank of Virginia, Richmond	3,074,567,000	2,638,120,000	68		3,032,889,000	66	
69	Huntington National Bank, Columbus, Ohio	3,054,175,000	2,997,082,000	63		3,075,104,000	64	
70	American Security Bank NA, Washington, D.C.	3,037,999,000	2,818,616,000	66		2,753,382,000	73	- 3
71	AmSouth Bank NA, Birmingham, Ala.	2,963,343,000	1,703,257,000	113	-42	2,797,356,000	72	-1
72	Allied Bank of Texas, Houston	2,903,206,770	1,913,803,000	97	- 25	2,376,695,000	85	-13
73	Provident National Bank, Philadelphia	2,774,379,000	2,554,445,000	73		2,918,581,000	68	
74	Centerre Bank NA, St. Louis	2,771,075,000	1,841,376,000	103	- 29	2,212,958,000	95	-21
75	Atlantic National Bank of Florida, Jacksonville	2,672,083,000	2,308,329,000	78	- 3	2,509,625,000	79	- 4
76	First National Bank of Maryland, Baltimore	2,650,313,000	2,253,876,000	82	- 6	2,463,236,000	82	- 6
77	National City Bank, Cleveland	2,607,357,000	2,257,780,000	81	- 4	2,534,571,000	78	- 1
78	NCNB National Bank of Florida, Tampa	2,576,700,000	738,336,000	260	- 182	2,213,069,000	94	-16
79	State Street Bank & Trust Co., Boston	2,563,519,000	2,379,690,000	76		2,492,654,000	80	- 1
80	Equibank, Pittsburgh	2,532,548,000	2,489,131,000	74		2,689,247,000	75	
81	Mellon Bank (East) NA, Philadelphia	2,527,812,000	2,613,313,000	70		2,821,030,000	70	
82	American Bank & Trust Co., Reading, Pa.	2,501,450,000	2,273,669,000	80		2,385,768,000	83	- 1
83	Banco Popular de Puerto Rico, San Juan	2,496,375,822	2,194,397,045	85	- 2	2,347,449,307	88	- 5
84	Arizona Bank, Phoenix	2,436,587,000	2,116,075,000	87	- 3	2,277,022,000	91	- 7
85	First Wisconsin National Bank, Milwaukee	2,421,308,000	2,387,249,000	75		2,485,557,000	81	
86	First Tennessee Bank NA, Memphis	2,418,203,212	1,451,327,000	142	-56	1,573,713,000	136	- 50
87	American Fletcher NB&T Co., Indianapolis	2,408,931,000	2,141,183,000	86		2,368,903,000	87	
88	Bank of California NA, San Francisco	2,397,220,000	2,561,303,000	72		2,623,772,000	77	
89	First National Bank, St. Paul, Minn.	2,337,920,000	1,760,141,000	108	- 19	2,138,343,000	99	- 10
90	Citibank (New York State) NA, Buffalo	2,328,073,000	1,418,649,000	145	-55	1,844,848,000	116	- 26
91	Sumitomo Bank of California, San Francisco	2,327,087,283	2,087,829,000	89		2,231,072,158	89	- 1
92	Bank of the Southwest NA, Houston	2,311,313,000	2,620,732,000	69		2,802,577,000	71	
93	Lloyds Bank California, Los Angeles	2,309,010,000	2,087,217,571	90		2,277,291,467	90	
94	American National Bank & Trust Co., Chicago	2,279,237,000	2,212,522,000	84		2,371,680,000	86	
95	Bank Leumi Trust Co., New York	2,278,424,000	2,361,736,996	77		2,696,421,193	74	
96	First Hawaiian Bank, Honolulu	2,234,546,000	1,941,420,000	96		2,063,608,000	104	+8
97	Mercantile Trust Co. NA, St. Louis	2,214,253,000	2,004,236,000	94		2,382,548,000	84	
98	Barnett Bank of South Florida NA, Miami	2,210,767,000	1,726,793,000	111	+13	1,892,519,000	110	+12
99	Trust Company Bank, Atlanta	2,208,367,000	1,752,322,000	109	+10	2,002,861,000	108	- 9
100	Equitable Bank NA, Baltimore	2,203,287,000	2,050,157,000	92		2,143,342,000	98	

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1984, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc.